

There's no one quite like you. It's why you deserve a price that reflects who you really are.

Insurance is personal. It's about protecting the things you care about.

It's why at Novex Insurance Company we believe you have the right to have the most accurate price possible for the insurance you need. What do we mean by accurate? We mean a price based on who you really are, how you want to live your life, and the things that truly matter to you.

We created my Rate, the brochure you are now holding, because we believe knowledge is power. And we want that power to be in your hands. Because the more you understand how we determine the right price for your insurance, and the simple ways in which you can positively affect that price, the more you'll feel confident that you have the right insurance, at the right price.

Because along with your broker, we want you to feel confident. Because that's what insurance is all about.

my Auto Insurance

How we calculate the cost of your auto insurance?

The cost of your auto insurance is based on risk. Risk is a simple word, one we all understand. What risks do we consider in choosing the right price for your auto insurance? First, we use our science and experience, together with the information a customer shares with us, to decide how likely it is that you will have an accident or face a loss associated with your vehicle.

We then consider how much it will likely cost to make things right again. But that's not all. We must also include how much it will cost to settle a request, the cost of staffing and running our company, and the amount that must go into reserve funds to cope with catastrophes.

Up close and personal: Some of the things we look at to determine the right rate for you.

What kind of car do you drive?

We're not just insuring a car, we're protecting your car. It's why before setting a price for your insurance our experts look very carefully at what it will cost to find the right replacement parts and what it will cost to repair your car. We also consider how attractive a car might be to thieves and how many safety features it has to protect you from physical harm. These are all factored into your rate.

How long have you been licensed to drive?

It's a fact, young or inexperienced drivers, as a group, are more risky. That's why the cost of their auto insurance is generally higher. As you gain driving experience and become a better safer driver the risk you present will change and therefore, so should the cost of your insurance. The more responsible you are, the better.

How often do you drive?

It stands to reason that the less you drive, the less likely you are to have an accident or have a loss. It's why we ask specific questions about how often you drive. If you drive to work, how far your work is from home will impact your rate because you are usually commuting at times when traffic is much heavier than at other times during the day.

If you use your car for business, you are at greater risk of being involved in an accident as you are usually on the road more than those who only use their vehicles for personal purposes. Everything counts.

Where do you live?

Major urban areas are more prone to vandalism and theft, they are also more congested and accident rates are higher. That's why car insurance rates are generally higher in urban areas.

Do you have children that have their driver's license?

If your children are still living with you and driving your vehicles the right insurance rate for you will be higher because young drivers are more risky as a group until they gain experience and maturity.

How long have you lived at your current address?

It may seem like a little thing, but familiarity with your surroundings means less chance of being involved in an accident. This is something we look at.

How much protection do you want?

If you want more insurance protection for your vehicle then the right price for you will be higher than someone who wants less protection. The more protection you want or need, the higher the price you'll pay.

Are you Male or Female? What's your age?

Have you taken training courses?

As a group, females are involved in fewer accidents than males. As a group, younger and elderly drivers are involved in more accidents on average. Young or inexperienced drivers with a clear record may receive recognition for completing an approved driver training course.

What are your driving habits and skills?

The number of traffic violations and the type of conviction (if any) you may have is something we consider when setting a price. If you obey the traffic laws you will save money. The number of accidents you or other drivers of your vehicle are responsible for causing will influence your price. If you drive defensively and within your capabilities you will save money.

How long have you been a Novex Insurance customer?

Even though your rate is mostly determined by how we measure risk, we never forget that a person is much more than a list of risks. You are first and foremost a customer. And customer loyalty should be recognized. It's why when calculating your rate we also are pleased to factor in the number of years we've been protecting you. Put simply, your loyalty is recognized in your rate.

Would you like to combine and save? (AB)

Combining your home insurance (or condo or tenants insurance) with your car insurance will save you money on your car insurance.

About Intact Insurance Company

Intact Insurance is Canada's largest home, auto and business insurance company protecting over 3 million customers.

About Novex Insurance Company

Novex Insurance Company, an Intact company, delivers individual home and auto insurance to members of employee and association groups, and commercial insurance programs to franchises, associations and business groups.

Together, we are the industry leader and a financially strong and stable company.

In your community

Our coast-to-coast presence, fortified by our strong relationship with insurance brokers in your community, means we can provide the outstanding service, comfort and continuity you deserve.

Our promise

We are here to protect the things you care about. Our strength is our ability to get you back on track when an unforeseen event occurs. And you have our word that we will do it in a fair, respectful and easy manner.

Questions? Call your trusted insurance broker, your best source for information and advice.

**24/7 Emergency Claims Line
1-866-464-2424**

www.intactinsurance.com

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This brochure is a guide only. Talk to your broker for full details. Certain conditions and restrictions may apply. You belong™ is a trade-mark of Novex Insurance Company. © All rights reserved 2008.

Novex Insurance Company reserves the right to make changes to insurance coverages without notice. For more information, please refer to your policy wordings for specific details about coverage and exclusions.



my Property Insurance

How we calculate the cost of your home insurance?

Your property insurance rate is based on how likely it is that you will experience a loss or damage and how much it will likely cost to restore your property.



Up close and personal: Some of the things we look at to determine the right rate for you.

Where do you live?

Some locations are more exposed to crime, vandalism, sewer back up and weather related events. Past experience can determine if you reside in an area that has these types of events on a more frequent basis than other areas. Property rates are generally higher in these areas.

How good is your fire protection?

Time is everything when fighting fires. The closer you are to a reliable source of water (hydrants and firehalls), the quicker the response time for fire fighters which will tend to lower your insurance premium. While rural areas experience less crime related claims, when there is a fire, the damage is usually more significant than those in urban areas protected by close fire fighting support.

How much protection you want or need?

If you want more insurance protection for your home and property then the right price for you will be higher than someone who needs less or wants less protection.

How old is your home. In what condition is it?

Property rates are generally lower for newer homes. That's because there are fewer breakdowns and problems with newer plumbing, wiring and roofs. As your home ages, so do important aspects of your home that become more prone to damage.

Anyone home?

Vacant or unoccupied dwellings are more prone to vandalism and theft losses. That's why they tend to have a higher insurance premium. Do you run a business out of your home or have tenants or extended family living with you? Then you'll probably have a higher rate as the potential for loss is greater.

How long have you been an Novex Insurance customer?

Even though your rate is mostly determined by how we measure risk, we never forget that a person is much more than a list of risks. You are first and foremost a customer. And customer loyalty should be recognized. It's why when calculating your rate we also are pleased to factor in the number of years we've been protecting you. Put simply, your loyalty is recognized in your rate.

How often have you needed to call upon your home insurance?

The number of years you've been insured without experiencing a loss or damage will affect your rate, it will result in a reduction in your premiums.

How long have you lived at your current address?

Stability is important. Statistics show that customers who have lived in the same residence for longer periods of time make fewer claims. This plays a positive role in determining your rate.

Maturity

Maturity is recognized and rewarded with lower insurance costs based on your age.



We think people who are careful in all aspects of their lives deserve to pay lower insurance rates.

After all, if you're going to live responsibly, shouldn't a responsible insurance company recognize that?

Loss prevention

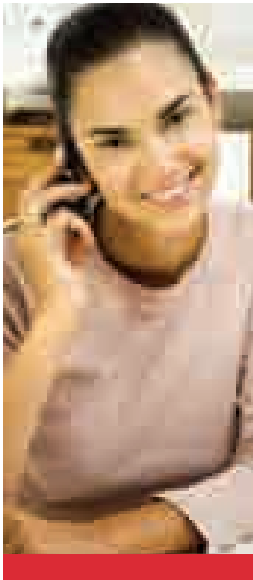
Investing in devices to protect against vandalism and water damage can lower your insurance costs either directly via a discount or by preventing/minimizing losses.

Would you like to combine and save? (AB)

Combining your home insurance (or condo or tenants insurance) with your car insurance will save you money on your home insurance.

my rate

Choose Confidence



How we determine your insurance rate so you get the right rate for you.

You Belong

novex