

## TABLE OF CONTENTS

From Homeowners Platinum Plus Form to Homeowners – My Home and Me Protection.....	3
From Homeowners Supra Form to Homeowners Insurance – Maximum Protection.....	7
From Homeowners Classique Form to Homeowners Insurance – Maximum Protection.....	10
From Homeowners Traditionnelle Form to Homeowners Insurance – Intermediate Protection	13
From Tenants Distinctive Form to Tenants Insurance – Maximum Protection.....	15
From Tenants Traditionnelle Form to Tenants Insurance – Superior.....	18
From Condominium Unit Owners Distinctive Form to Condominium Unit Owners Insurance – Maximum .....	20
From Condominium Unit Owners Traditionnelle Form to Condominium Unit Owners Insurance – Superior.....	23
From Building Comprehensive Form; Contents Specified Perils Form to Buildings and Contents Insurance – Superior Protection.....	25
From Building and/or Contents Specified Perils Form to Buildings and Contents Insurance – Intermediate Protection .....	26
From Seasonal Dwelling Building and/or Contents Specified Perils Form to Buildings and Contents Insurance – Intermediate Protection.....	28
Water damage coverage –ground water, including sewer backup.....	29
Animal Endorsement (specific property).....	30
Accident Insurance.....	31
Travel Trailer Insurance.....	32
From Scheduled Personal Articles to Miscellaneous Property – Comprehensive coverage.....	33
From Boat and Motor Endorsement to Boat and Motor – All Risks .....	34
From the Emerald Endorsement to the Elite Package .....	35
Water inlet endorsement .....	36
Legal Expense Insurance .....	37
Coverage for fire, explosion, smoke resulting from an earthquake.....	38
Earthquake endorsement.....	39
Fuel oil overflow or escape endorsement .....	40
From Personal Computer Endorsement to Computer Equipment Endorsement.....	41
From Outdoor Inground Swimming Pool or Spa to Inground Spa and Swimming Pool endorsement .....	42
Outdoor Above Ground or Semi-Inground Swimming Pool or Spa .....	43
From Business Activities Conducted at Your Home (Form 15090) to Home Business Endorsement.....	44
SOS Identity Insurance.....	45

Complementary Civil Liability Insurance .....	46
From Premises Liability Insurance to Civil Liability Coverage .....	47
Fair rental value coverage .....	47
From Vandalism, Theft or Attempted Theft – Dwelling Building Under Construction to Dwelling Building Under Construction Endorsement .....	48

From Homeowners Platinum Plus Form to Homeowners – MyHome and Me Protection

<b>Section I – Property Damage Coverages</b>	
<b>Coverage 1 – Dwelling Building</b>	
New limit of \$5,000 for wind turbines	Reduced
<b>Coverage 2 – Personal Property (Contents)</b>	
Theft or attempted theft is covered for insured property stored in a warehouse for a maximum of 30 days	Reduced
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Increased limit to \$ 6,000 for boats or watercraft, whether assembled or not, including their furnishings, equipment, accessories, motors and trailers	Increased
Removed limit for wine and spirits	Increased
Increased limit to \$50,000 for all the following combined: <ul style="list-style-type: none"> <li>• Manuscripts and numismatic and philatelic property;</li> <li>• Jewellery, precious or semi-precious stones, pearls and watches.</li> <li>• Fur garments, garments trimmed with fur and all other fur items.</li> <li>• Silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware not subject to any other limitation</li> </ul>	Increased
Reduced limit to \$5,000 for computer software	Reduced
Reduced limit to \$10,000 for goods or samples intended for sale but not pertaining to a business	Reduced
Reduced limit to \$10,000 for collectible cards	Reduced
Reduced limit to \$25,000 for tape recorder and VCR tapes, vinyl records, compact discs, video DVDs or other similar audio or video media	Reduced
Reduced limit to \$5,000 for video games of any kind	Reduced
Reduced limit to \$10,000 for collections not subject to any other limitation	Reduced
Reduced limit to \$20,000 for works of art not subject to any other limitation	Reduced
Reduced limit to \$50,000 for silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware, in the event of theft, loss and mysterious disappearances	Reduced
Reduced limit to \$1,000 for bullion, bank notes and money, including cash cards, plastic money and gift certificates	Reduced
Reduced limit to \$25,000 for lawn mowers, garden-type tractors, snow blowers and drawn machinery, including their equipment and accessories.	Reduced
<b>Coverage 4 – Additional Living Expense and Fair Rental Value</b>	
Added exclusion for earthquake, erosion and other geological phenomena	Reduced
<b>Extensions of Coverage</b>	
Increased limit to \$25,000 for soil decontamination	Increased
Enhanced coverage for lock repair, rekeying or replacement: <ul style="list-style-type: none"> <li>• Added coverage for lost keys</li> <li>• Removed limit for building keys</li> </ul> <p>If car is also insured with Intact Insurance</p> <ul style="list-style-type: none"> <li>• \$2,000 for keys to vehicles insured with Intact Insurance</li> <li>• \$2,000 for keys to other residences insured with Intact Insurance</li> </ul>	Increased

Replacement of car keys is not covered if the vehicle is not insured with Intact Insurance	Reduced
Increased limit to \$25,000 for financial losses linked to unauthorized use of credit or debit card. Applicable on forgery.	Increased
Increased limit to \$25,000 for loss of computer data and added coverage for the cost of recovery of personal data	Increased
Removed limit on property kept in a safe deposit box	Increased
Coverage for personal property owned by a family member residing in a resident health care facility extended to the Insured siblings	Increased
Added income benefit of \$250 per day and \$2,500 in total for time off work due to processing a property damage claim	Increased
Added mortgage rate protection in the event of a total loss	Increased
Coverage for the cost of tearing out and repairing parts of the building, for the purpose of repairing the plumbing system, domestic water containers or appliances or their equipment having caused insured water damage, is now limited to interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spas or swimming pools will not be covered.	Reduced
The deductible amount applies to fire department charges	Reduced
Spoilage of food in a freezer or refrigerator is not covered if the appliance was unplugged, whether accidentally or not	Reduced
Reduced limit to \$10,000 for business property	Reduced
Reduced coverage period to 30 days for property during a move to another home	Reduced
Reduced limit to \$3,000 for property located away from the premises	Reduced
Reduced coverage period to 90 days for property removed from the premises as a precaution	Reduced
<p>Outdoor growing plants:</p> <ul style="list-style-type: none"> <li>Expenses to remove from the premises debris from trees, shrubs, plants and lawns located outdoors, damaged by wind, hail, sleet, snow or ice are not covered</li> <li>The total amount for trees, shrubs and plants is reduced to 5% of the amount of insurance on the dwelling building, subject to a limit of \$2,500 per tree, shrub or plant</li> </ul>	Reduced
<p>Insurance on personal property owned by a family member residing in a resident health care facility does not apply to the following types of facilities:</p> <ul style="list-style-type: none"> <li>Hospital</li> <li>Rooming</li> <li>Boarding house</li> <li>Alcoholism or drug addiction rehabilitation facility</li> <li>Orphanage</li> <li>Reformatory or correctional institution</li> <li>Halfway house</li> </ul> <p>The Insured must have custody of the family member by court order, power of attorney, or other valid mandate</p>	Reduced
Funerary monuments are no longer covered. Only headstones are insured against the following perils:	Reduced

<ul style="list-style-type: none"> <li>• Fire</li> <li>• Lightning</li> <li>• Explosion</li> <li>• Riot</li> <li>• Impact by aircraft or land vehicle</li> <li>• Falling object</li> <li>• Vandalism</li> <li>• Windstorm</li> <li>• Hail</li> </ul>	
Coverage for expenses related to identity fraud has been removed	Reduced
Coverage for cost of excavation and soil stabilization has been removed	Reduced
Reward for disclosure of a criminal act affecting the insured property has been removed	Reduced
<b>Property Excluded</b>	
Animals are now insured against the following additional perils: <ul style="list-style-type: none"> <li>• Loss or damage caused by a pollutant</li> <li>• Weight of snow, ice or sleet</li> <li>• Building collapse</li> </ul>	Increased
<b>Common Exclusions</b>	
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Damage caused by water originating from a rupture due to freezing of a plumbing system or domestic water container or appliance located inside a building, during the regular heating season</li> </ul> These exclusions now apply only if the heat was intentionally switched off by the Insured or at the Insured's direction.	Increased
Water damage will be covered when the building is vacant, if the insurer has agreed to maintain coverage during the vacancy period	Increased
Vandalism while the dwelling is vacant is covered, if the insurer has agreed to maintain coverage during the vacancy period	Increased
Theft or attempted theft while the dwelling is vacant is covered, if the insurer has agreed to maintain coverage during the vacancy period	Increased
Work from home may be considered an insurable use of the premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Coverage for damage to inground pools and outdoor spas and saunas caused by freezing has been removed	Reduced
Coverage for damage to inground pools and saunas caused by the water table has been removed	Reduced
Coverage for damage to pools, spas and saunas caused by ground movement has been removed	Reduced
The coverage period for theft or attempted theft of property stored in a warehouse has been reduced to 30 days	Reduced
<b>Basis of Settlement</b>	
Only one deductible applies when the same incident involves both the home and automobile insurance contracts if both are with Intact Insurance	Increased

The deductible applies in case of total loss	Reduced
Pair and set coverage has been removed. Only the damaged article(s) will be repaired or replaced.	Reduced
To qualify for Enhanced repair or replacement cost without deduction for depreciation, the Insured must notify the insurer within 30 days of the start of any additions or alterations which will increase the replacement cost of the dwelling building by \$15,000 or more	Reduced
To qualify for Enhanced repair or replacement cost without deduction for depreciation: a) Repair or replacement must be made on the same location as the damaged building. b) Materials used to repair or rebuild must be of similar quality as the materials in place prior to the occurrence. c) Repair or replacement must be done within a reasonable time after the occurrence. d) The building occupancy must be the same as prior to the occurrence.  If these conditions are not met, payment will be made on the basis of Actual Cash Value	Reduced
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Work from home has been added to coverage for premises liability. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Coverage up to \$100,000 for family members residing in a resident health care facility has been added	Increased
Power limit on outboard motors has been reduced to 25 hp	Reduced
Protection for premises not owned by the Insured is limited to following perils: <ul style="list-style-type: none"> <li>• Fire</li> <li>• Explosion</li> <li>• Smoke</li> <li>• Water damage</li> </ul>	Reduced
Coverage has been removed for rental of: <ul style="list-style-type: none"> <li>• Stalls in stables on the premises</li> <li>• Rooms in your dwelling building, unless this rental activity is mentioned on the Declarations</li> </ul>	Reduced
<b>Coverage 11 – Voluntary Medical or Funeral Payments</b>	
Amount of insurance increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced
<b>Section III – Accident Insurance</b>	
Funeral expenses coverage is replaced by Accident Insurance and the amount is increased to \$30,000	Increased

<b>Section I – Property Damage Coverages</b>	
<b>Coverage 2 – Personal Property (Contents)</b>	
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$4,000 for goods or samples intended for sale but not pertaining to a business	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$6,000 for manuscripts and numismatic and philatelic property	Increased
Limit increased to \$15,000 for silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware	Increased
Limit increased to \$4,000 for video games of any kind	Increased
Limit reduced to \$3,000 for computer software	Reduced
Limit reduced to \$3,000 for boats/watercraft, whether assembled or not, including respective furnishings, equipment, accessories, motors and trailers	Reduced
Limit reduced to \$400 for bullion, bank notes and money including cash cards, plastic money and gift certificates	Reduced
Limit reduced to \$2,500 for animals	Reduced
Limit reduced to \$10,000 for lawn mowers, garden-type tractors, snow blowers and drawn machinery, including respective equipment and accessories	Reduced
\$3,000 limit applies at all times to collectible cards	Reduced
Limit reduced to \$3,000 (per bicycle) for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
Limit reduced to \$5,000 for jewellery, precious or semi-precious stones, pearls and watches.	Reduced
Limit reduced to \$5,000 for fur garments, garments trimmed with fur, and all other fur items.	Reduced
Limit reduced to \$6,000 for tape recorder and VCR tapes, vinyl records, CDs, DVDs, or other similar audio or video media	Reduced
<b>Coverage 4 – Additional Living Expense and Fair Rental Value</b>	
Added exclusion for earthquake, erosion and other geological phenomena	Reduced
<b>Extensions of Coverage</b>	
Change in coverage for lock repair, rekeying or replacement: <ul style="list-style-type: none"> <li>• Coverage added for lost keys</li> <li>• Limit removed for building keys</li> </ul> If car is also insured with Intact Insurance <ul style="list-style-type: none"> <li>• \$1,000 for locks of vehicles insured with Intact Insurance</li> <li>• \$1,000 for locks of other residences insured with Intact Insurance</li> </ul>	Increased
Coverage for personal property owned by a family member residing in a long-term care facility extended to Insured’s siblings	Increased

No coverage limit for food in refrigerators or freezers	Increased
Limit increased to \$7,500 for business property	Increased
Limit increased to \$6,000 for loss of computer data and coverage added for the cost of data recovery	Increased
Limitation removed on property kept in a safety deposit box	Increased
Limit decreased to \$3,000 for property owned by a family member residing in a long-term care facility For coverage to apply, the type of residence must not be: <ul style="list-style-type: none"> <li>• Hospital</li> <li>• Rooming house</li> <li>• Boarding house</li> <li>• Alcohol or drug addiction rehabilitation facility</li> <li>• Orphanage</li> <li>• Reformatory or correctional institution</li> <li>• Halfway house</li> </ul> The Insured must also have custody by court order, power of attorney, or other mandate	Reduced
Coverage for the cost of tearing out and repairing parts of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage is limited to the interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or swimming pool is not covered.	Reduced
Coverage for the cost of fire department services is limited to \$1,000	Reduced
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Limit reduced to \$2,500 for property not on the insured premises	Reduced
Coverage period reduced to 90 days for property removed from the premises as a precaution	Reduced
Limit reduced to \$5,000 for financial losses linked to unauthorized use of credit or debit card. Applicable on forgery.	Reduced
The limit for trees, shrubs and plants is reduced to 5% of the amount of insurance stipulated for Dwelling Building coverage	Reduced
Removal of headstone coverage	Reduced
Removal of reward for reporting a criminal act affecting the insured property	Reduced
<b>Excluded Property</b>	
Animals are insured against the following: <ul style="list-style-type: none"> <li>• Damage caused by a pollutant</li> <li>• Weight of snow, ice or sleet</li> <li>• Building collapse</li> </ul>	Increased
Spas are not part of excluded property	Increased
<b>Common Exclusions</b>	
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> </ul>	Increased



<ul style="list-style-type: none"> <li>Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> <p>These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured</p>	
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Theft or attempted theft is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
<b>Basis of Settlement</b>	
The Insured benefits from a single amount for all coverages	Increased
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased
The amount allocated to the Enhanced Repair or Reconstruction Cost Without Deduction for Depreciation is reduced to 125% of the amount specified in Coverage 1 – Dwelling Building	Reduced
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in horsepower in semi-outboard or built-in motors of up to 50 hp	Increased
Coverage period increased to 30 days for newly acquired boats and watercraft	Increased
Work from home has been added to coverage for premises liability. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Protection for premises not owned by the Insured is limited to following perils: <ul style="list-style-type: none"> <li>Fire</li> <li>Explosion</li> <li>Smoke</li> <li>Water damage</li> </ul>	Reduced
<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Coverage limit increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced
<b>Additional Agreements</b>	
Withdrawal of coverage for loss of income caused by a lawsuit for damages covered under Civil Liability	Reduced
Funeral expenses coverage is replaced with accident insurance and the limit is increased to \$30,000	Increased

<b>Section I – Property Damage Coverage</b>	
<b>Coverage 2 – Personal Property (Contents)</b>	
Personal property is covered with “All Risks” protection	Increased
Removal of limitation on student property	Increased
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$6,000 for securities	Increased
Limit increased to \$3,000 for boats/watercraft, whether assembled or not, including respective furnishings, equipment, accessories, motors and trailers	Increased
Limit increased to \$4,000 for goods or samples intended for sale but not pertaining to a business	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$6,000 for manuscripts and numismatic and philatelic property	Increased
Limit increased to \$15,000 for silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware	Increased
Limit increased to \$5,000 for jewellery, precious or semi-precious stones, pearls and watches	Increased
Limit increased to \$5,000 for fur garments, garments trimmed with fur, and all other fur items	Increased
Limit increased to \$4,000 for video games	Increased
Limit increased to \$6,000 for collections not subject to any other limitation	Increased
Limit increased to \$20,000 for works of art not subject to any other limitation	Increased
\$3,000 limit applies at all times to collectible cards	Reduced
Limit reduced to \$400 for bullion, bank notes and money, including cash cards, plastic money and gift certificates	Reduced
Limit reduced to \$10,000 for lawn mowers, garden-type tractors, snow blowers and drawn machinery, including respective equipment and accessories	Reduced
Limit reduced to \$3,000 for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
<b>Coverage 4 – Additional Living Expense and Fair Rental Value</b>	
Added exclusion for earthquakes, erosion and other geological phenomena	Reduced
<b>Extensions of Coverage</b>	
Limit increased up to the value of the single amount for computer data loss and to \$6,000 in case of theft and coverage added for data recovery	Increased
Change in coverage for lock repair, rekeying or replacement: <ul style="list-style-type: none"> <li>• Coverage added for lost keys</li> <li>• Limit removed for building keys</li> </ul> If car is also insured with Intact Insurance	Increased

<ul style="list-style-type: none"> <li>• \$1,000 for locks of vehicles insured with Intact Insurance</li> <li>• \$1,000 for locks of other residences insured with Intact Insurance</li> </ul>	
Limitation removed on property kept in a safety deposit box	Increased
No coverage limit for food in refrigerators or freezers	Increased
Limit increased to \$7,500 for business property	Increased
Limitation removed on property kept in a safety deposit box	Increased
Coverage added for a family member residing in a long-term care facility	Increased
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Coverage for the cost of tearing out and repairing parts of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage is limited to the interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or swimming pool is not covered.	Reduced
Coverage for the cost of fire department services is limited to \$1,000	Reduced
Reduced limit equivalent to 5% of the value specified in the Dwelling Building coverage for outdoor plants	Reduced
Removal of headstone coverage	Reduced
Removal of reward for reporting a criminal act affecting the insured property	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased
<b>Common Exclusions</b>	
<p>The following exclusions have been made less restrictive:</p> <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> <p>These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured</p>	Increased
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Theft or attempted theft is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
<b>Basis of Settlement</b>	
The Insured benefits from a single amount for all coverages	Increased
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased

The amount allocated to the Enhanced Repair or Reconstruction Cost Without Deduction for Depreciation is reduced to 125% of the amount specified in Coverage 1 – Dwelling Building	Reduced
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in power of semi-outboard or inboard motors up to 50 hp and increase in coverage period to 30 days for newly acquired boats and watercraft	Increased
Work from home added to premises liability insurance. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Coverage limit increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced
<b>Section III – Accident Insurance</b>	
Funeral expenses coverage is replaced with accident insurance and the limit is increased to \$30,000	Increased

<b>Section I – Property Damage Coverages</b>	
<b>Coverage 2 – Personal Property (Contents)</b>	
Limit increased to \$3,500 for student property	Increased
Increase in limit equivalent to 20% of the value under Coverage 2 – Personal Property for property not on the insured premises	Increased
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$2,000 for securities	Increased
Limit increased to \$2,000 for jewellery, precious or semi-precious stones, pearls and watches	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$2,000 for manuscripts and numismatic and philatelic property	Increased
Limit increased to \$2,000 for video games of any kind	Increased
Limit increased to \$2,000 for computer software	Increased
Limit reduced to \$5,000 for lawn mowers, garden-type tractors, snow blowers and drawn machinery, including respective equipment and accessories	Reduced
\$1,000 limit applies at all times to collectible cards	Reduced
Limit reduced to \$1,000 (per bicycle) for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
Limit reduced to \$2,000 for tape recorder and VCR tapes, vinyl records, CDs, DVDs, or other similar audio or video media	Reduced
Limit reduced to \$20,000 for works of art not subject to any other limitation	Reduced
<b>Extensions of Coverage</b>	
Limit increased to \$2,500 for financial losses linked to unauthorized use of credit or debit card. Applicable on forgery.	Increased
Limit increased to \$7,500 for business property	Increased
Limit increased to \$500 per tree, shrub or plant located outdoors	Increased
Limit increased to \$2,000 for the loss of computer data resulting from theft and coverage added for the cost of data recovery	Increased
Coverage added for property damage during a response by an emergency service	Increased
Coverage for the cost of tearing out and repairing parts of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage is limited to the interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or inground swimming pool will not be covered.	Reduced
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Limit reduced to \$500 for the cost of repairing, modifying or replacing the dwelling building locks.	Reduced

Theft of Insured's vehicle keys is covered provided the vehicle or vehicles are also insured with Intact Assurance	
Withdrawal of coverage for mobile home removal fees	Reduced
Removal of headstone coverage	Reduced
<b>Insured Perils</b>	
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Withdrawal of coverage for damage to outdoor installations caused through impact by objects	Reduced
Withdrawal of coverage for damage caused by the weight of snow, ice or sleet	Reduced
Withdrawal of coverage for damage caused by building collapse	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased
<b>Common Exclusions</b>	
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Basis of Settlement</b>	
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in power of semi-outboard or inboard motors up to 50 hp and increase in coverage period to 30 days for newly acquired boats and watercraft.	Increased
Coverage added for trailers and equipment	Increased
Work from home has been added to coverage for premises liability. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Voluntary reimbursement of medical expenses</b>	
Limit reduced to \$1,000	Reduced
<b>Voluntary Payment for Damage to Property</b>	
Limit reduced to \$500	Reduced

<b>Section I – Property Damage Coverage</b>	
<b>Coverage 2 – Personal Property (Contents)</b>	
Removal of limitation on student property	Increased
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$6,000 for securities	Increased
Limit increased to \$3,000 for boats/watercraft, whether assembled or not, including respective furnishings, equipment, accessories, motors and trailers	Increased
Limit increased to \$4,000 for goods or samples intended for sale but not pertaining to a business	Increased
Limit increased to \$10,000 for lawn mowers, garden-type tractors, snow blowers and drawn machinery, including respective equipment and accessories	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$6,000 for manuscripts and numismatic and philatelic property	Increased
Limit increased to \$5,000 for jewellery, precious or semi-precious stones, pearls and watches	Increased
Limit increased to \$5,000 for fur garments, garments trimmed with fur, and all other fur items	Increased
Limit increased to \$4,000 for video games of any kind	Increased
Limit increased to \$15,000 for silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware	Increased
Limit reduced to \$400 for bullion, bank notes and money, e-wallet, plastic money and gift certificates	Reduced
Limit of \$3,000 added for collectible cards	Reduced
Limit reduced to \$3,000 for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
Limit reduced to \$6,000 for tape recorder and VCR tapes, vinyl records, CDs, DVDs, or other similar audio or video media	Reduced
<b>Coverage 4 – Additional Living Expense and Fair Rental Value</b>	
Exclusion added for earthquakes, erosion and other geological phenomena	Reduced
<b>Extensions of Coverage</b>	
Change in coverage for lock repair, rekeying or replacement: <ul style="list-style-type: none"> <li>• Coverage added for lost keys</li> <li>• Limit removed for building keys</li> </ul> If vehicle is also insured with Intact Insurance: <ul style="list-style-type: none"> <li>• \$1,000 for locks of vehicles insured with Intact Insurance</li> <li>• \$1,000 for locks of other residences insured with Intact Insurance</li> </ul>	Increased
No coverage limit for food in refrigerators or freezers	Increased
Limit increased to \$7,500 for business property	Increased

Limit increased to \$6,000 for the loss of computer data resulting from theft and coverage added for the cost of data recovery	Increased
Coverage added for property kept in a safety deposit box	Increased
Coverage of \$3,000 added for property owned by a family member residing in a long-term care facility	Increased
Coverage of \$1,000 added for property damage during a response by an emergency service	Increased
Coverage for the cost of fire department services is limited to \$1,000	Reduced
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Coverage period reduced to 90 days for property removed from the premises as a precaution The limit for property not on the insured premises applies	Reduced
Limit reduced to \$1,000 for the deterioration of the building or the associated detached private structures following theft.	Reduced
Funeral monuments are not covered	Reduced
Removal of reward for reporting a criminal act affecting the insured property	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased
Animals are insured against the following: <ul style="list-style-type: none"> <li>• Damage caused by a pollutant</li> <li>• Building collapse</li> </ul>	Increased
<b>Common Exclusions</b>	
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Exclusion added for property damage when the building is moved	Reduced
<b>Basis of Settlement</b>	
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in power of semi-outboard or inboard motors up to 50 hp and increase in coverage period to 30 days for newly acquired boats and watercraft	Increased



Work from home added to premises liability insurance. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Coverage limit increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced
<b>Section III – Accident Insurance</b>	
Funeral expenses coverage is replaced with accident insurance and the limit is increased to \$30,000	Increased

<b>Section I – Property Damage Coverage</b>	
<b>Coverage 2 – Personal Property (Contents)</b>	
Limit increased to \$10,000 for student property	Increased
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$3,000 for securities	Increased
Limit increased to \$2,500 for boats/watercraft, whether assembled or not, including respective furnishings, equipment, accessories, motors and trailers	Increased
Limit increased to \$3,000 for computer software	Increased
Limit increased to \$2,500 for animals	Increased
Limit increased to \$3,000 for goods or samples intended for sale but not pertaining to a business	Increased
Limit increased to \$10,000 for lawn mowers, garden-type tractors, snow blowers and drawn machinery, including respective equipment and accessories	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$4,000 for manuscripts and numismatic and philatelic property	Increased
Limit increased to \$4,000 for jewellery, precious or semi-precious stones, pearls and watches	Increased
Limit increased to \$4,000 for fur garments, garments trimmed with fur, and all other fur items	Increased
Limit increased to \$10,000 for silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware	Increased
Limit increased to \$4,000 for tape recorder and VCR tapes, vinyl records, CDs, DVDs, or other similar audio or video media	Increased
Limit increased to \$3,000 for video games of any kind	Increased
Limit increased to \$4,000 for collections not subject to any other limitation	Increased
Limit reduced to \$2,000 for collectible cards. Limitation applies at all times	Reduced
Limit reduced to \$2,000 for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
<b>Extensions of Coverage</b>	
Moving and storage expenses for repairs after the loss are covered without limitation	Increased
Theft of Insured's vehicle keys is covered provided the vehicle or vehicles are also insured with Intact Assurance	Reduced
Limit increased to \$7,500 for business property	Increased
Limit increased to \$5,000 for financial losses linked to unauthorized use of credit or debit card. Applicable on forgery.	Increased
Limit increased to \$4,000 for loss of computer data resulting from theft and coverage added for the cost of data recovery	Increased

Coverage added for property damage during a response by an emergency service	Increased
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Limit reduced to \$1,000 for the deterioration of the building or the associated detached private structures following theft.	Reduced
<b>Insured Perils</b>	
<p>The following exclusions have been made less restrictive:</p> <ul style="list-style-type: none"> <li>Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> <p>These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured</p>	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Coverage added for damage caused by building collapse	Increased
Outdoor installations are not covered for damage caused by impact from objects	Reduced
<b>Common Exclusions</b>	
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Exclusion added for property damage when the building is moved	Reduced
<b>Basis of Settlement</b>	
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in power of semi-outboard or inboard motors up to 50 hp and increase in coverage period to 30 days for newly acquired boats and watercraft	Increased
Work from home added to premises liability insurance. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Coverage limit increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced

<b>Section I – Property Damage Coverage</b>	
<b>Coverage 1 – Unit and Improvements and Betterments</b>	
Coverage added for spas and inground swimming pools	Increased
<b>Coverage 2 – Personal Property (Contents)</b>	
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$4,000 for goods or samples intended for sale but not pertaining to a business	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$6,000 for manuscripts and numismatic and philatelic property	Increased
Limit reduced to \$400 for bullion, bank notes and money, including cash cards, plastic money and gift certificates	Reduced
Limit reduced to \$6,000 for securities	Reduced
Limit reduced to \$3,000 for boats/watercraft, whether assembled or not, including respective furnishings, equipment, accessories, motors and trailers	Reduced
Limit of \$3,000 added for computer software	Reduced
Limit reduced to \$3,000 for collectible cards. Limitation applies at all times	Reduced
Limit reduced to \$3,000 for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
Limit reduced to \$5,000 for jewellery, precious or semi-precious stones, pearls and watches.	Reduced
Limit reduced to \$5,000 for fur garments, garments trimmed with fur, and all other fur items.	Reduced
Limit reduced to \$15,000 for silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware	Reduced
Limit reduced to \$6,000 for tape recorder and VCR tapes, vinyl records, CDs, DVDs, or other similar audio or video media	Reduced
Limit reduced to \$6,000 for collections not subject to any other limitation	Reduced
<b>Coverage 4 – Additional Living Expense and Fair Rental Value</b>	
Exclusion added for earthquakes, erosion and other geological phenomena	Reduced
<b>Extensions of Coverage</b>	
Coverage added for lock repair, rekeying or replacement <ul style="list-style-type: none"> <li>• Coverage added for lost keys</li> <li>• Limit removed for building keys</li> </ul> <p>If vehicle is also insured with Intact Insurance:</p> <ul style="list-style-type: none"> <li>• \$1,000 for vehicles insured with Intact Insurance</li> <li>• \$1,000 for other residences insured with Intact Insurance</li> </ul>	Increased
No coverage limit for food in refrigerators or freezers	Increased
Limit increased to \$7,500 for business property	Increased

Limitation removed on property kept in a safety deposit box	Increased
Coverage for personal property owned by a family member residing in a long-term care facility extended to Insured's siblings	Increased
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or inground swimming pool will not be covered.	Reduced
Coverage for the cost of fire department services is limited to \$1,000	Reduced
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Coverage period reduced to 30 days for property during a move	Reduced
Limit reduced to \$2,500 for property not on the insured premises	Reduced
Coverage period reduced to 90 days for property removed from the premises as a precaution The limit for property not on the insured premises applies	Reduced
Limit reduced to \$5,000 for financial losses linked to unauthorized use of credit or debit card. Applicable on forgery.	Reduced
Limit reduced to \$500 per tree, shrub or plant located outdoors	Reduced
Removal of coverage for the sharing of the Syndicate deductible	Reduced
In the event your co-ownership syndicate does not have insurance, we will pay up to 90% for a distribution that results from a loss affecting private or common areas, up to \$50,000	Reduced
Limit reduced to \$2,500 for property not on the insured premises	Reduced
Limit decreased to \$3,000 for property owned by a family member residing in a long-term care facility For coverage to apply, the type of residence must not be: <ul style="list-style-type: none"> <li>• Hospital</li> <li>• Rooming house</li> <li>• Boarding house</li> <li>• Alcohol or drug addiction rehabilitation facility</li> <li>• Orphanage</li> <li>• Reformatory or correctional institution</li> <li>• Halfway house</li> </ul> The Insured must also have custody by court order, power of attorney, or other mandate	Reduced
Withdrawal of coverage for funeral monuments	Reduced
Removal of reward for reporting a criminal act affecting the insured property	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased
Animals are insured against the following: <ul style="list-style-type: none"> <li>• Damage caused by a pollutant</li> <li>• Building collapse</li> </ul>	Increased
<b>Common Exclusions</b>	
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul>	Increased

These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured	
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Theft or attempted theft while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
<b>Basis of Settlement</b>	
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in power of semi-outboard or inboard motors up to 50 hp and increase in coverage period to 30 days for newly acquired boats and watercraft	Increased
Work from home has been added to coverage for premises liability. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Sharing</b>	
Removal of coverage for the sharing of the Syndicate’s civil liability deductible	Reduced
<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Coverage limit increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced
<b>Section III – Accident Insurance</b>	
Funeral expenses coverage is replaced with accident insurance and the limit is increased to \$30,000	Increased

<b>Section I – Property Damage Coverage</b>	
<b>Coverage 1 – Unit and Improvements and Betterments</b>	
Coverage added for spas and inground swimming pools	Increased
The limits allocated to the dwelling building and improvements represent 200% of the personal property amount	Reduced
<b>Coverage 2 – Personal Property (Contents)</b>	
Limit increased to \$10,000 for student property	Increased
Limit increased to \$10,000 for property not on the insured premises	Increased
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit increased to \$2,500 for animals	Increased
Limit increased to \$3,000 for goods or samples intended for sale but not pertaining to a business	Increased
Limitation removed for wine and spirits	Increased
Limit increased to \$4,000 for manuscripts and numismatic and philatelic property	Increased
Limit reduced to \$200 for bullion, bank notes and money, including cash cards, plastic money and gift certificates	Reduced
Limit reduced to \$2,500 for boats/watercraft, whether assembled or not, including respective furnishings, equipment, accessories, motors and trailers	Reduced
Limit reduced to \$3,000 for collectible cards. Limitation applies at all times	Reduced
Limit reduced to \$2,000 for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
Limit reduced to \$4,000 for jewellery, precious or semi-precious stones, pearls and watches.	Reduced
Limit reduced to \$4,000 for fur garments, garments trimmed with fur, and all other fur items	Reduced
<b>Extensions of Coverage</b>	
No coverage limit for food in refrigerators or freezers	Increased
Limit increased to \$7,500 for business property	Increased
Limit increased to \$4,000 for loss of computer data and coverage added for the cost of data recovery	Increased
If the vehicle is also insured with Intact Insurance, the coverage amounts are increased for the repair, modification or replacement of locks to: <ul style="list-style-type: none"> <li>• \$1,000 for locks of vehicles insured with Intact Insurance</li> <li>• \$1,000 for locks of other residences insured with Intact Insurance</li> </ul>	Increased
Coverage added for property damage during a response by an emergency service	Increased
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or swimming pool is not covered.	Reduced
Coverage for the cost of fire department services is limited to \$1,000	Reduced
The deductible applies in case of loss of food in refrigerators or freezers	Reduced
Removal of coverage for the sharing of the Syndicate deductible	Reduced

In the event your co-ownership syndicate does not have insurance, we will pay up to 90% for a distribution that results from a loss affecting private or common areas, up to \$50,000	Reduced
Withdrawal of coverage for property kept in a safety deposit box	Reduced
Property located in a nursing home, seniors' residence or other health care facility is not covered	Reduced
<b>Insured Perils</b>	
Withdrawal of coverage for damage to outdoor installations caused through impact by objects	Reduced
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured	Increased
Property located outside is not covered in the event of a building collapse	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased
<b>Common Exclusions</b>	
Work from home may be considered an acceptable business use of the insured premises. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Basis of Settlement</b>	
A single deductible applies when a loss affects both the insured home and automobile if both are insured with Intact Insurance	Increased
<b>Section II – Civil Liability Coverages</b>	
<b>Coverage 10 – Legal Liability</b>	
Increase in power of semi-outboard or inboard motors up to 50 hp and increase in coverage period to 30 days for newly acquired boats and watercraft	Increased
Work from home added to premises liability insurance. The Insured should check the definition in the policy to see if the type of work done at home is covered	Increased
<b>Sharing</b>	
Removal of coverage for the sharing of the Syndicate's civil liability deductible	Reduced
<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Coverage limit increased to \$5,000	Increased
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$1,000	Reduced



<b>Section I – Property Damage Coverages</b>	
<b>Coverage 1 – Dwelling Building</b>	
An increase due to inflation is applied to the amount of insurance for the Building only	Reduced
No is inflation applied to coverage for secondary and seasonal homes	
<b>Coverage 2 – Personal Property (Contents)</b>	
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limitation applies at all times for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not	Reduced
<b>Extensions of Coverage</b>	
Coverage for the cost of tearing out and repairing parts of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage is limited to the interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or swimming pool is not covered.	Reduced
Outdoor plants are not covered for secondary residences	Reduced
Limit reduced to \$500 for deterioration of the building or detached private structures as a result of theft	Reduced
<b>Insured Perils</b>	
Vandalism does not apply to secondary residences	Reduced
Withdrawal of coverage for damage to outdoor installations caused through impact by objects	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased
<b>Common Exclusions</b>	
The following exclusions have been made less restrictive: <ul style="list-style-type: none"> <li>• Breakage caused by freezing</li> <li>• Loss or damage caused by water originating from a rupture due to freezing of a plumbing system or of a domestic water container or appliance located inside an unheated building</li> </ul> These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
<b>Basis of Settlement</b>	
In the event of a loss, no inflation is applied to the value of the personal property, detached private structures, and additional living expenses and fair rental value costs	Reduced
No inflation is applied to coverage for secondary and seasonal homes	

From Building and/or Contents Specified Perils Form to Buildings and Contents Insurance – Intermediate Protection

<b>Section I – Property Damage Coverages</b>	
<b>Coverage 1 – Unit and Improvements and Betterments</b>	
An increase due to inflation is applied to the amount of insurance for the Building only	Reduced
No inflation is applied to coverage for secondary or seasonal homes	
<b>Coverage 2 – Personal Property (Contents)</b>	
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limitation applies at all times for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not	Reduced
<b>Extensions of Coverage</b>	
Coverage added for property damage during a response by an emergency service	Increased
Coverage for the cost of tearing out and repairing parts of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage is limited to the interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or swimming pool is not covered.	Reduced
Outdoor plants are not covered for secondary and seasonal residences	Reduced
<b>Insured Perils</b>	
The following exclusion has been made less restrictive: <ul style="list-style-type: none"> <li>• Damage caused by the rupture, escape, overflow or spilling of plumbing systems and domestic water containers or appliances resulting from a rupture due to freezing when the installations are inside a heated building</li> </ul> <p>These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured</p>	Increased
Damage caused by the rupture, escape, overflow or spilling of plumbing systems and domestic water containers or appliances is covered when the building is vacant and the insurer has agreed to maintain coverage during the vacancy period	Increased
Withdrawal of coverage for damage to outdoor installations caused through impact by objects	Reduced
Vandalism does not apply to secondary and seasonal residences	Reduced
Accidental window breakage is not covered for secondary and seasonal dwellings	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased

**Common Exclusions**

Rental, in whole or in part, of the Insured's home for more than 30 days per calendar year, whether consecutive or not, is excluded unless specified in the Declarations.	Reduced
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**Basis of Settlement**

In the event of a loss, no inflation is applied to the value of the personal property, detached private structures, and additional living expenses and fair rental value costs	Reduced
No inflation is applied to coverage for secondary and seasonal homes	
The cost of repairs or replacement without deduction for depreciation is not applicable to seasonal or secondary dwellings	Reduced

From Seasonal Dwelling Building and/or Contents Specified Perils Form to Buildings and Contents Insurance – Intermediate Protection

<b>Section I – Property Damage Coverages</b>	
<b>Coverage 1 – Unit and Improvements and Betterments</b>	
An increase due to inflation is applied to the amount of insurance for the Building only	Reduced
No inflation is applied to coverage for secondary or seasonal homes	
<b>Coverage 2 – Personal Property (Contents)</b>	
<b>Limitation of Amount Payable for Certain Personal Property</b>	
Limit reduced to \$1,000 for electric and non-electric bicycles, and associated equipment and accessories, whether attached or not. Limitation applies at all times	Reduced
<b>Extensions of Coverage</b>	
Coverage added for property damage during a response by an emergency service	Increased
Coverage for the cost of tearing out and repairing parts of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage is limited to the interior parts of the building	Reduced
Cost of demolition, repair or replacement of undamaged property resulting from changes made to a spa or inground swimming pool will not be covered.	Reduced
<b>Insured Perils</b>	
<p>The following exclusion has been made less restrictive:</p> <ul style="list-style-type: none"> <li>• Damage caused by the rupture, escape, overflow or spilling of plumbing systems and domestic water containers or appliances resulting from a rupture due to freezing when the installations are inside a heated building</li> </ul> <p>These exclusions apply only if heating was intentionally turned off by or on behalf of the Insured</p>	Increased
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Damage caused by the rupture, escape, overflow or spilling of plumbing systems and domestic water containers or appliances is covered when the building is vacant and the insurer has agreed to maintain coverage during the vacancy period	Increased
Coverage added for theft and attempted theft for property located outside	Increased
Withdrawal of coverage for damage to outdoor installations caused through impact by objects	Reduced
<b>Excluded Property</b>	
Spas are not part of excluded property	Increased

Water damage coverage – ground water, including sewer backup

The coverage applies if the dwelling is vacant and the insurer has agreed to maintain coverage during the vacancy period	Increased
Withdrawal of the following coverages: <ul style="list-style-type: none"><li>• Preventive maintenance of French drain</li><li>• Cause search costs</li></ul>	Reduced

Coverage for above ground water damage

The coverage applies if the dwelling is vacant and the insurer has agreed to maintain coverage during the vacancy period	Increased
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Animal Endorsement (specific property)

Removal of territorial coverage limitation	Increased
"All risks" coverage applies in the event of the animal's death	Increased
Fewer restrictions with respect to locations considered for animal theft	Increased
Removal of exclusion for animals related to a business	Increased
Coverage of new acquisitions of the same type for 30 days and up to \$5,000	Increased
Damage caused to animals resulting from defects caused by lightning is not covered	Reduced

Accident Insurance

Settlement period added that guarantees indemnification within 60 days of receipt of all necessary proof for settlement	Increased
Dismemberment is not covered	Reduced
The war exclusion also applies when another cause or loss contributes simultaneously or in any order to the damage.	Reduced
The nuclear risk exclusion also applies when another cause or loss contributes simultaneously or in any order to the damage.	Reduced
Withdrawal of coverage in the event of fire or explosion following a terrorist act	Reduced
<p>Conditions added for suing Intact Insurance. You cannot sue us until:</p> <ul style="list-style-type: none"> <li>• You have fully complied with the terms of the contract</li> <li>• Before damage has been determined.</li> </ul> <p>Every action or proceeding against us shall be commenced within three years from the date on which the cause of action arose.</p>	Reduced

Travel Trailer Insurance

Minimum coverage amount increased to \$7,500 for property	Increased
Limit increased to \$2,000 for the additional living expense coverage	Increased
\$750 in coverage added per occurrence for the cost of fire department services	Increased
Rental to third parties is permitted for up to 30 days	Increased
Coverage added for damage caused by flood waters	Increased
Personal property located off the premises is not covered if outside the property lines	Reduced
Outside installations are covered for an amount equal to 10% of the value of the travel trailer, regardless of the latter's value.	Reduced
Removal of coverage for outside installations when the travel trailer is not parked at the same location as said outside installations	Reduced
Motorized vehicles are excluded	Reduced
Sporting goods and equipment damaged during use are excluded	Reduced
Property transported by water is excluded	Reduced
Smoke and water damage resulting from a data problem are not covered.	Reduced
Exclusion added for damage to property caused by its own settling, unless resulting from an insured peril	Reduced
Deductible is applicable at all times	Reduced
In the case of other insurance, this insurance only comes into play after other insurance policies	Reduced
Removal of the basis of settlement for the Enhanced repair or replacement cost without deduction for depreciation	Reduced



From Scheduled Personal Articles to Miscellaneous Property – Comprehensive coverage

Limit increased to \$50,000 for newly acquired property	Increased
Water damage is covered when the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Property used in a race or speed test is excluded	Reduced
Damage to tires or inner tubes is excluded except if caused by fire, lightning, hail or wind storms, theft or attempted theft, or does not occur as a result of insured damage	Reduced

From Boat and Motor Endorsement to Boat and Motor – All Risks

New acquisitions are not covered	Reduced
\$100 limit added per item for accessories that are generally insured	Reduced
Business or criminal activities are excluded	Reduced
Damage to boats and motors from malfunctions caused by lightning is not covered	Reduced
Damage caused by freezing or ice is completely excluded	Reduced
Replacement cost does not apply to: <ul style="list-style-type: none"> <li>• Objects that cannot be replaced with new items because of their inherent nature, such as antiques, works of art, paintings and sculptures;</li> <li>• Objects whose age or history contributes to their value, such as memorabilia, souvenirs and collectibles.</li> <li>• Sails that are more than six years old.</li> </ul>	Reduced
The body of navigable water is restricted to the inland waters of Canada and the United States of America between 40° and 51° North latitude and East of 93° West longitude, but excluding: <ul style="list-style-type: none"> <li>• The Gulf of St. Lawrence downstream of a line formed from Miscou Island, N.B. on a heading of 45° to 63° 30' West longitude to Havre Saint-Pierre</li> <li>• The Hudson River downstream of the Tappan Zee Bridge and the New York Harbour</li> </ul>	Reduced

From the Emerald Endorsement to the Elite Package

\$15,000 in coverage added for property not on the insured premises	Increased
Limit increased to \$100,000 for all of the following combined: <ul style="list-style-type: none"> <li>• Numismatic property</li> <li>• Jewellery, precious or semi-precious stones, pearls, watches</li> <li>• Fur garments</li> <li>• Manuscripts</li> <li>• Objects made of gold or silver</li> </ul>	Increased
Withdrawal of limitation for electric and non-electric bicycles, including associated equipment and accessories, whether attached or not.	Increased
Limit increased to \$25,000 for soil decontamination	Increased
\$15,000 in coverage added for the theft of property that has been temporarily moved	Increased
Limit reduced to \$25,000 for tape recorder and VCR tapes, vinyl records, CDs, DVDs, or other similar audio or video media	Reduced
Limit reduced to \$5,000 for video games of any kind	Reduced
Limit reduced to \$10,000 for collectible cards	Reduced
Limit reduced to \$10,000 for collections not subject to any other limitation	Reduced
Removal of fuel oil overflow or escape endorsement	Reduced
Removal of \$10,000 groundwater damage enhancement	Reduced
Removal of pair and set coverage. Only the damaged article(s) will be repaired or replaced.	Reduced

Water inlet endorsement

Undamaged plants are also covered when repairs to the water inlet requires plants to be moved	Increased
Water inlets over 40 years old are not covered	Reduced

## Legal Expense Insurance

Any lawsuit related to property lines, expropriation or troubles with your neighbours are not restricted to your primary or your secondary residences or any residences covered by the policy	Increased
An Insured with home business endorsement is given additional coverage for the three following disputes: <ul style="list-style-type: none"> <li>• Action on an account and collection of receivables</li> <li>• Breach of contract</li> <li>• Legal proceedings against providers</li> </ul>	Increased
Coverage added for family or matrimonial disputes	Increased
Time limit for declaring a dispute increased to 10 days	Increased
The excluded dispute between the Insured and Intact does not include agents/representatives	Increased
Broader definition of Insured: includes students	Increased
For insured disputes under section Additional insured disputes exclusively for holders of "Home Business Endorsement", the territory is extended to all the provinces and territories of Canada.	Increased
Increase in fee coverage for the honoraria of the professional you have hired, for the amount of the legal proceedings undertaken by you, for the amount charged to you by the opposing party.	Increased
Withdrawal of cover for defense litigation concerning latent defects	Reduced
Fees for the verification of your will are covered if the verifications are done before a court only	Reduced
Reduction of the disbursements amounts	Reduced
Coverage in case of Identity theft is withdraw	Reduced

Coverage for fire, explosion, smoke resulting from an earthquake

Removal of groundwater movement in the definition of earthquake	Reduced
Damage to trees, shrubs, plants and lawns, and the costs involved in removing them from the insured premises are excluded	Reduced

Earthquake endorsement

Removal of groundwater movement in the definition of earthquake	Reduced
Damage to trees, shrubs, plants and lawns, and the costs involved in removing them from the insured premises are excluded	Reduced

Fuel oil overflow or escape endorsement

<p>Limit reduced to \$100,000 for loss or damage caused directly to the insured property through the accidental overflow or escape of fuel oil from a tank, apparatus or supply pipe permanently installed on the insured premises</p> <p>Additional living expenses are covered under Coverage 4 – Additional Living Expense and Rental Value of your home insurance policy</p>	<p>Reduced</p>
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From Personal Computer Endorsement to Computer Equipment Endorsement

Limit increased to \$5,000 for new acquisitions	Increased
Damage to personal computers through malfunctions caused by lightning is not covered	Reduced
Fluctuations in artificially generated electric currents, smoke and water damage resulting from a data problem are not covered.	Reduced
Replacement cost does not apply to the following items: <ul style="list-style-type: none"><li>• Which, by their very nature, cannot be replaced with a new item,</li><li>• The age or history of which contributes to their value</li></ul>	Reduced

From Outdoor Inground Swimming Pool or Spa to Inground Spa and Swimming Pool endorsement

Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased
Damage caused by freezing is covered when the insured premises are unoccupied for more than seven consecutive days during winter and the Insured shut off the water and drained all the installations and appliances.	Increased
In the event of a loss, the cost of repair or rebuilding without deduction for depreciation applies	Increased
Damage caused to installations by reactive minerals is excluded	Reduced
The following exclusions apply: <ul style="list-style-type: none"> <li>• Water damage</li> <li>• Damage caused by groundwater.</li> </ul>	Reduced
In the event of a loss, the deductible indicated in the Declarations applies	Reduced

Outdoor Above Ground or Semi-Inground Swimming Pool or Spa

Limit increased to \$500 per tree, shrub or plant located outdoors	Increased														
Vandalism is covered while the dwelling is vacant if the insurer has agreed to maintain coverage during the vacancy period	Increased														
If the dwelling has My Home and Me Protection, freezing damage to aboveground or semi-inground outdoor spas and associated equipment is excluded when the insured premises are unoccupied for more than 7 consecutive days, unless the Insured has shut off the water and drained all the installations and apparatus	Reduced														
The deductible indicated in the Declarations applies	Reduced														
Damage caused to installations by reactive minerals is excluded	Reduced														
The following exclusions apply: <ul style="list-style-type: none"> <li>• Water damage</li> <li>• Damage caused by groundwater.</li> </ul>	Reduced														
In the event of a loss, the Insured will be indemnified for all materials and labour according to the percentage of the replacement cost without deduction for depreciation shown in the following table: <table border="1" data-bbox="203 865 695 1123"> <tr> <td>Less than 5 years</td> <td>100%</td> </tr> <tr> <td>5 years</td> <td>87.5%</td> </tr> <tr> <td>6 years</td> <td>75%</td> </tr> <tr> <td>7 years</td> <td>62.5%</td> </tr> <tr> <td>8 years</td> <td>50%</td> </tr> <tr> <td>9 years</td> <td>37.5%</td> </tr> <tr> <td>10 years</td> <td>25%</td> </tr> </table>	Less than 5 years	100%	5 years	87.5%	6 years	75%	7 years	62.5%	8 years	50%	9 years	37.5%	10 years	25%	Reduced
Less than 5 years	100%														
5 years	87.5%														
6 years	75%														
7 years	62.5%														
8 years	50%														
9 years	37.5%														
10 years	25%														

From Business Activities Conducted at Your Home (Form 15090) to Home Business Endorsement

Limit increased to \$1,500 for bullion, bank notes and money, including cash cards, plastic money and gift certificates	Increased
Removal of limitation for business property	Increased
Limit increased to \$10,000 for valuable documents	Increased
\$2,500 in coverage added for property in the custody of representatives	Increased
Removal of coverage for financial losses linked to unauthorized use of credit or debit card in relation to a business. Applicable on forgery	Reduced
Removal of professional liability coverage	Reduced
Removal of coverage for business data	Reduced
Business interruption is covered up to the amount stipulated for the "Additional Living Expense and Rental Value" coverage, for a minimum of \$10,000.	Reduced

From Business Activities Conducted at Your Home (Form 15090) to Home Business Endorsement

Removal of professional liability coverage	Reduced
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SOS Identity Insurance

Lost income resulting from time taken off work for the necessary procedures with regulatory authorities and organizations, credit agencies, and/or notaries or legal counsel, up to a maximum of \$500 per day and \$5,000 per policy year.	Increased
Coverage added for the fees to replace Canadian government issued identification documentation if stolen.	Increased
Coverage added for the cost of ordering your credit profile	Increased
Coverage added for the expenses incurred as a result of a cyber attack or cyber extortion up to \$25,000 per occurrence. The following expenses are covered: <ul style="list-style-type: none"> <li>• Computer specialist fees and costs to repair or replace your personal computer hardware and software, mobile computing device or home connected device if incurred as a direct result of a cyber attack or cyber extortion.</li> <li>• Computer specialist fees to respond to cyber extortion</li> <li>• Fees related to a cyber attack or cyber extortion for telephone, postal and courier expenses</li> </ul>	Increased
Free legal information service added	Increased
Lawyer referral program added	Increased
Free psychological counselling program added	Increased
Recoverable costs by you from any party, among others, a credit provider, government agency or utility provider, are not excluded	Increased
Losses/costs covered by credit/debit card and counterfeits are not excluded	Increased
Limit reduced to \$25,000 per policy year for eligible expenses incurred in order to restore your identity, instead of \$50,000 per occurrence	Reduced
Coverage limit per year	Reduced

Complementary Civil Liability Insurance

Deductible reduced to \$250	Increased
According to the definition of Insured, persons who have legal custody of animals as part of their business are excluded	Reduced
For student liability to be covered, students must be full-time	Reduced
Loss of income is limited to \$5,000	Reduced
Residential rental is limited to 30 consecutive or non-consecutive days	Reduced
Civil liability for motorized vehicles, trailers, boats or watercraft is not covered when they are: a) Used for carrying passengers or property for remuneration. b) Used for business purposes, except temporary or part-time business pursuits of an Insured under 21 years of age or a student covered by the first contract in the Declarations. c) Used in any race or speed test or skill test. d) Rented to others. e) Used or operated without the owner's consent.	Reduced
Claims arising from any events insured under a nuclear energy liability policy are not covered, whether the amount of such insurance is exhausted or not	Reduced
Claims arising from any deletion, destruction, corruption, misappropriation or misinterpretation of data or any errors in creating, editing, entering, deleting or using data are not covered.	Reduced
Decontamination or clean-up expenses arising from your inappropriate waste management are excluded.	Reduced
Claims arising from ownership, maintenance or use of the premises owned by the Insured or rented under the terms of an agreement for more than 180 days, and that are not designated as covered under liability to insurance of first contract written on the Declarations.	Reduced
We do not insure liability arising out of any contract <ul style="list-style-type: none"> <li>• entered by you and a railway company</li> <li>• for the generation or distribution of energy.</li> </ul>	Reduced
Anyone who has your permission to use a boat covered by this endorsement is not recognized as an Insured	Reduced
Personal injury and property damage resulting from acts and omissions committed by volunteer officers or directors of a non-profit and non-political association or corporation are not covered	Reduced
Excess automobile liability insurance does not cover legal representatives and the Insured's estate	Reduced

From Premises Liability Insurance to Civil Liability Coverage

<b>Coverage 11 – Voluntary Medical and Funeral Payments</b>	
Amount of insurance reduced to \$1,000	Reduced
<b>Coverage 12 – Voluntary Payment for Damage to Property</b>	
Amount of insurance reduced to \$500	Reduced

Fair rental value coverage

Exclusion added for the consequences of any by-law, regulation, ordinance or law that regulates zoning or the demolition, replacement, repair or construction of buildings or structures and that makes it impossible to repair or return the property to its condition as it was prior to the loss.	Reduced
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From Vandalism, Theft or Attempted Theft – Dwelling Building Under Construction to Dwelling Building Under Construction Endorsement

Addition of an exclusion for theft or attempted theft that reaches any portion of a dwelling building under construction on the insured premises remains applicable both for the building and the adjacent premises	Reduced
Coverage 4 – Additional Living Expense extend to your current home until you move into your new building	Increased



## Discontinued Endorsements

If you have one of the following endorsements, it has been removed from your insurance policy. If you have any questions about your coverage, please do not hesitate to contact your representative.

### **Integral Program (15075)**

The program will not be renewed.

### **Eco-Logik (15095)**

Removal of the 10% enhancement, up to \$50,000, to repair or replace damaged property with environmentally responsible products.

### **External Tear Out Expense (15083)**

Removal of coverage for the cost of tearing out and repairing the insured premises or any outside portion of the building as needed to allow repairs to be made to the plumbing system, domestic water containers or appliances or associated equipment having caused insured water damage.

### **Windstorm and hail deductible (15086)**

Removal of higher deductible for roof damage caused by a wind storm or hail. However, this high deductible could be replaced by the withdrawal of roof coverage when the roof is 20 years old or older.

### **Power Generation – Business Interruption (15085)**

Removal of business interruption coverage due to an interruption in your power generation activities.