

YOUR POLICY NUMBER : H6284330

EFFECTIVE FROM 2023-03-31 TO 2024-03-31

SULAIMAN STEVEN AND
HAJEE SAIFA
496, MACTIER DR
KLEINBURG ON L4H 4T8

**YOUR INSURANCE
IS NOW
UP-TO-DATE!**



This will confirm that changes have been made to your property insurance policy. Keeping your policy up-to-date is the best way to make sure you have the right coverage for your changing needs.

If you have any questions about your coverage, please do not hesitate to contact us. You can always count on our licensed insurance advisors to answer your questions.

Once again, thank you for trusting us with your property insurance.

The Personal Team





SERVING YOU IS A PLEASURE!

Thanks to Online Services,
also available in our mobile
app, you can:

- ▶ View or modify your insurance file
- ▶ Change your address
- ▶ File a claim and more!



✓ Fast, easy and secure!

 OVER THE PHONE	 ANYTIME	 ANYWHERE
1-888-476-8737 CLAIMS 24/7 INSURANCE AND BILLING Monday to Friday from 8 a.m. to 8 p.m. Saturday from 8 a.m. to 4 p.m.	thepersonal.com/oneservices	Download The Personal app 

P.O. Box 7065, Station A, Mississauga ON L5A 4K7



INVOICE

Notice date: 2023-03-02 19:29

SULAIMAN STEVEN
496, MACTIER DR
KLEINBURG ON L4H 4T8

Billing Account Number: 3424298

Method of payment: In full upon receipt of Invoice

Amount due on 2023-04-27: \$1,069.20

For Policy Number: H6284330

Please detach and return this portion with your payment (instructions on the back). - Thank you
Keep this portion for your files.

Organization number: SIPC-21684



Transactions	Effective Date	Amount	Tax	Total
Change on Property Policy H6284330	2023-03-31	-\$193.00	-\$15.44	-\$208.44

Billing Account Details following the above Transactions

Policy Number	Description *	Policy effective from **	Amount ***	Due Date
H6284330	Property 496, MACTIER DR KLEINBURG	2023-03-31 to 2024-03-31	\$1,069.20	2023-04-27

* For complete details, refer to your insurance documents.

** Effective as of 12:01 am local time at the postal address stated herein.

*** The amount(s) are for information only, including taxes (if applicable).

Important Messages

Kindly disregard this invoice if you have already made your payment. Thank you.

HOW TO PAY YOUR BILL

- **By an electronic payment system through any participating financial institution**

Register **The Personal Insurance Company** as a payee at your financial institution's website. Use your **POLICY OR BILLING ACCOUNT NUMBER** as your account/reference number.

- **By mail**

Please make your cheque payable to The Personal Insurance Company and indicate your policy number on the front. **Do not send cash.** Enclose your cheque and this detachable portion in the envelope provided.

Address: **The Personal Insurance Company
Billing Services
P.O. Box 7065
Mississauga, ON
L5A 4K7**

No worries, no fuss

Opt for payment by preauthorized debit

Preauthorized debits are a fast and efficient way to make your insurance payments. No more cheques to write, no more stamps to buy and you don't have to go out of your way to make your payments. It's all done automatically through the financial institution of your choice.

You can also modify your payment method anywhere and anytime with our online services at **thepersonal.com/oneservices**

Unpaid amounts

If a payment cannot be made due to insufficient funds, fees will be added to the unpaid amount. As legislated, we reserve the right to cancel your policy if the payment agreement is not respected.

Cancellation

As indicated in your insurance contract, if you choose to cancel it before the end of the term, we will calculate the premium owed using the short-term rate.

Questions?

Contact our Billing Services from Monday to Friday from 8 a.m. to 8 p.m. ET and on Saturday from 8 a.m. to 4 p.m. ET at **1-888-476-8737**.

Certain terms and conditions apply to each method of payment.



Coverage Summary

Client

SULAIMAN STEVEN AND
HAJEE SAIFA
496, MACTIER DR
KLEINBURG ON L4H 4T8

**Modification to your policy
As of 2023-03-31**

Policy number	H6284330
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Policy effective from 2023-03-31 to 2024-03-31
Year Month Day Year Month Day

(12:01 A.M. standard time at the address stated herein as to each of said dates.)

Subject to the Statutory Conditions and Additional Conditions

Location 01 : Home Vista - Homeowners

Insured(s) SULAIMAN STEVEN AND
HAJEE SAIFA

Address 496, MACTIER DR KLEINBURG ON

Description

- Principal residence occupied by Insured
- Gas heating
- Additional heating : Gas
- Roof built or replaced : 2021
- Roofing material : Asphalt Shingles
- Within 300 m of hydrant
- All residents at this location are non-smokers (see "Additional Clauses" page 3)
- Burglar alarm connected to central station
- Fire alarm connected to central station
- Other occupancy : Compliance Consultant & Nurse
- Notice - Extended absences: If you are away from your residence for more than 30 consecutive days or if your residence becomes vacant it is important to notify us promptly, to ensure we are meeting your insurance needs.
- Mortgagee(s) - Standard Mortgage Clause is included :
BANK OF MONTREAL 6468 YONGE ST TORONTO

- 1 dwelling unit(s)
- Built in 2018
- 2 storeys

Deductible \$2,500

Coverages	Amount of insurance	Premium
Property Damage Coverages		
Blanket Amount for A, B, C and D	\$1,590,000	-\$66
A - Dwelling (\$795,000)		included
B - Detached Private Structures		included
C - Personal Property (Contents)		included
Repair or Replacement Cost for Personal Property (Contents)		included
D - Additional Living Expense and Fair Rental Value		included
- Inflation Increase		included
- Limit of Amount Payable for Certain Property under Coverage C - Personal Property (Contents) (Endorsement 37)		included
- Additional Living Expense and Loss of Fair Rental Value (Endorsement 41)		included
Period of indemnity: maximum 30 days		
- Fire, Explosion and Smoke Damage Resulting from an Earthquake (excluding any other damage) (Endorsement 22b)		included

Please see over →

Policy number **H6284330**

Location 01

(Cont'd)

Coverages	Amount of insurance	Premium
- Guaranteed Repair or Replacement Cost for Dwelling Building (Endorsement 17)		included
- Replacement Cost with No Obligation to Rebuild in Case of a Total Loss (Endorsement 50)		included
- Water Damage - Above Ground Water and Weight of Ice, Snow or Sleet (Endorsement 42)		-\$6
- Water Damage - Ground Water and Sewer Back-Up (excluding flood caused by the overflow of a body of water) (Endorsement 16c)	cancelled	-\$121
- Flood Caused by the Overflow of a Body of Water (Endorsement 16d)	cancelled	
Liability Coverages		
E - Legal Liability	\$2,000,000	included
F - Voluntary Medical or Funeral Payments	\$5,000	included
G - Voluntary Payment for Damage to Property	\$1,000	included
H - Voluntary Compensation for Residence Employees		included
- Premises Liability - Business Pursuits Extension (Endorsement 13)		included
Applicable to : Compliance Consultant & Nurse		
Property Damage and Liability Coverages		
- Communicable Disease Exclusion (Endorsement 80)		included

Important

Other endorsement(s) attached:

- Amended Basis of Settlement for Roof Damage caused by Wind or Hail (Endorsement 53)

For your information, you are reminded that your policy does not insure, among other things:

- Damage caused by sewer back-up and water seepage through foundations, basement walls, floors and windows
- Flood caused by the overflow of a body of water, waves and tides, and impact by water-borne objects including ice
- Water service line and sewer line breakage, including the cost of tearing out and repairing the premises.

Premium for this location (plus tax)	- \$193
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Total premium for this policy (plus tax)	- \$193
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Since you also have an automobile insurance policy with us, this premium includes the "Multi-Line Discount".

Policy number

H6284330

Additional Clauses

Credit Score

Please be advised that, provided we have obtained consent from you when required, we have requested and obtained your credit score in connection with the underwriting of your property insurance policy with us.

Non-smoking Residents

Provided this is stated in the Description section, the premium for the location is based on the representation by the Insured that residents of his or her household are all non-smokers and have not smoked during the 12-month period immediately preceding the effective date of the policy. We must be notified of any change in that respect.

Your rights regarding your personal information

Respecting your privacy is our priority. For more information on our practices, go to thepersonal.com/privacy-code. You can access your file, make any changes or

corrections or, if you have a complaint, write to our Client Complaint Management Centre: The Personal Insurance Company, P.O. Box 7065, Station A, Mississauga, ON L5A 4K7. If you are not satisfied with the outcome, please write to the Chief Privacy Officer at: 100, rue des Commandeurs, LEV-100-6e, Lévis (Québec) G6V 7N5 or by email: cpo@desjardins.com. You must provide your name and contact information, the nature of your request, the name of the department or person you have already contacted and any relevant information. If you wish, you may also contact the Office of the Privacy Commissioner of Canada.

Policy Termination

Please contact your insurance agent to terminate your policy. You may also sign this document and mail it to Insurance Policy Processing, at the address shown above. For more information on termination procedures, please refer to article 5 of the Statutory Conditions.

I hereby terminate this property insurance policy effective:

- -
Year Month Day

Insured

Insured

This policy has been approved in accordance with Company rules.



Valérie Lavoie
Chief Executive Officer

Produced on: 2023-03-03

743 085 (2022-11)



thePersonal

Property Insurance Policy

Coverage Summary

Client

SULAIMAN STEVEN AND
HAJEE SAIFA
496, MACTIER DR
KLEINBURG ON L4H 4T8

Copy to be delivered to the mortgagee

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- Within 300 m of hydrant
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- Other occupancy : Compliance Consultant & Nurse
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BANK OF MONTREAL 6468 YONGE ST TORONTO

- 1 dwelling unit(s)
- Built in 2018
- 2 storeys

Deductible \$2,500

Coverages	Amount of insurance
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Property Damage Coverages

Blanket Amount for A, B, C and D	\$1,590,000
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B - Detached Private Structures	
C - Personal Property (Contents)	
Repair or Replacement Cost for Personal Property (Contents)	
D - Additional Living Expense and Fair Rental Value	
- Inflation Increase	
- Limit of Amount Payable for Certain Property under	
Coverage C - Personal Property (Contents) (Endorsement 37)	
- Additional Living Expense and Loss of Fair Rental Value	
(Endorsement 41)	
Period of indemnity: maximum 30 days	
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(excluding any other damage) (Endorsement 22b)	

Please see over →

Property Insurance Policy

Policy number H6284330

Location 01

(Cont'd)

Coverages	Amount of insurance
- Guaranteed Repair or Replacement Cost for Dwelling Building (Endorsement 17)	
- Replacement Cost with No Obligation to Rebuild in Case of a Total Loss (Endorsement 50)	
- Water Damage - Above Ground Water and Weight of Ice, Snow or Sleet (Endorsement 42)	
- Water Damage - Ground Water and Sewer Back-Up (excluding flood caused by the overflow of a body of water) (Endorsement 16c)	cancel led
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- Damage caused by sewer back-up and water seepage through foundations, basement walls, floors and windows
- Flood caused by the overflow of a body of water, waves and tides, and impact by water-borne objects including ice
- Water service line and sewer line breakage, including the cost of tearing out and repairing the premises.

Standard Mortgage Clause

It is hereby provided and agreed that:

1 Breach of Conditions by Mortgagor, Owner or Occupant

This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the Mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk;

PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE; and that every increase of hazard (not permitted by this policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.

2 Right of Subrogation

Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or owner - no liability therefor existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option, pay the Mortgagee all amounts due or to become due under the

mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.

3 Other Insurance

If there be other valid and collectable insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.

4 Who May Give Proof of Loss

In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.

5 Termination

The term of this mortgage clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to terminate the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.

6 Foreclosure

Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or termination for the benefit of the said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.

Release of Interest

I, the undersigned, hereby certify having no further interest in the building insured under location number _____ of this policy.

Effective date:

Year Month Day

Name of Mortgagee

Authorized signature

This policy has been approved in accordance with Company rules.

Valérie Lavoie

Valérie Lavoie
Chief Executive Officer

