



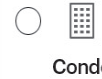
## Amin and Ashifa, your home insurance will be renewed.

Thank you for choosing TD Insurance Meloche Monnex. Your home is insured by Security National Insurance Company and you benefit from a preferred group rate through the McMaster University.

AMIN NANJI  
ASHIFA NANJI  
6738 GOLDEN HILLS WAY  
MISSISSAUGA ON L5W 1P2



House



Condo



Renters

## Overview of your home insurance renewal

**RENEWAL DATE:** March 10, 2023

**TERM OF YOUR COVERAGE:** March 10, 2023 - March 10, 2024

**POLICY NUMBER:** 00117251217

### PREMIUM OF YOUR PLAN

Your premium includes the following savings:

- Group Savings
- TD Customer Home Insurance Discount
- Multi-line discount
- Home Security System Savings

YOUR TERM PREMIUM..... \$765.00  
Applicable taxes and fees are not included. For complete details, please refer to your invoice.

Please review this document and make any changes to your coverage before your renewal date. If you do nothing, rest assured that your policy will renew automatically.

### Important Information

Please note that as long as the policy remains active, we may verify your eligibility for the rates associated with the alumni, professional, or employer group selected. This could have an impact on your premium and/or your insurer.

### YOUR HOMEOWNER PACKAGE:

6738 GOLDEN HILLS WAY, MISSISSAUGA ON L5W 1P2



HOME AND BELONGINGS  
\$5 - Million Solution®



WATER DAMAGE  
Ice Damming and Roof Drain Backup

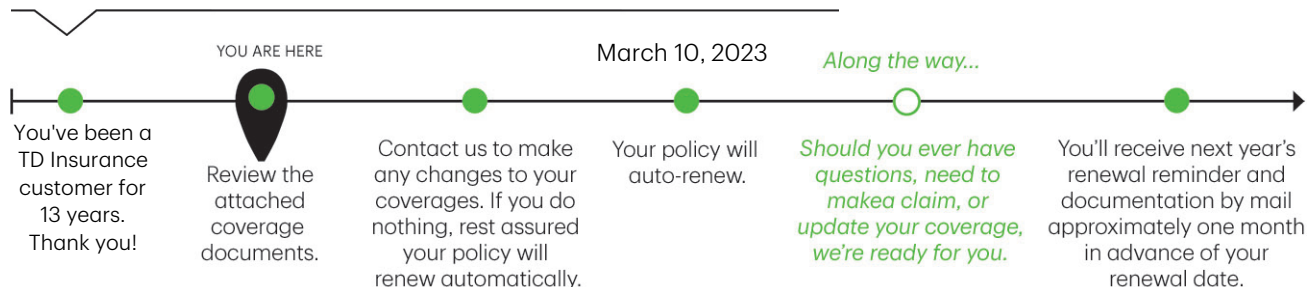
For more information,  
visit [tdinsurance.com/home](https://tdinsurance.com/home)

■ This is a summary of your coverages, it is not your policy. See attached Coverage Summary Page for complete details of your policy and premium for all locations, including any applicable limitations and exclusions. In case of discrepancy between the information included in this summary and the Coverage Summary page and policy, the latter prevail.

Call 1-800-268-8955 with questions, changes or to make a claim.

Amin and Ashifa, we're ready for you.

## Your insurance journey



## Updates to your premium

The increased cost of repairs and increased occurrence of severe weather and natural disasters in Ontario have affected your premium. Due to inflation, the cost of building materials has increased, meaning that the cost to repair and rebuild your home in the event of a claim has increased. Significant weather events such as ice storms, high winds, and heavy rainfall, as well as the increase in frequency and severity of natural disasters such as fires and floods have affected the cost of home insurance in Ontario.

Visit us online or go to the Insurance Bureau of Canada at [ibc.ca](http://ibc.ca) for tips on protecting your home from the most common types of damage. We also invite you to call and speak to one of our advisors and learn ways to save on your insurance.

### Want to learn more about how insurance prices work?



View our video at  
<https://www.youtube.com/watch?v=G1tVh1P84xE>

## Updates to your coverage

We want to help you fully understand how your home insurance coverage will change on your renewal date as well as how you can ensure that you'll continue to be protected.

OTHER CHANGE(S)	UPDATE	MORE DETAILS
<b>ON POLICY</b>	MODIFIED - Secondary Insured Information - Ashifa Nanji	This change has been made as requested, or as further explained in the package, and applied to your renewal – please see more details on your Coverage Summary page.

## Advice and coverages to consider

(see next page)

Reach us any time at 1-800-268-8955 with questions, changes or to make a claim.



### When to update your insurance policy?

Changes to your home and lifestyle could have an impact on your coverage. As long as your policy is in effect, it is important to disclose information that may influence our evaluation of your insurance file, such as:

- Leaving your home vacant.
  - Occupancy changes, such as sharing your property or renting it out for income, including:
    - Airbnb;
    - A property you own rented to a third party.
  - Carrying out construction or renovations on the property or detached structures.
  - Operating a home-based business (e.g. day care, hair salon, repair shop, etc.).
  - Growing and/or processing certain types of regulated cultures. (e.g. cannabis).
- **Please refer to your policy wording and to the *Coverage Summary Page*** for more details about your policy conditions. Contact us to ensure that you have the proper coverage for your needs, prevent financial loss and benefit from all the savings you are entitled to.





## Home Insurance Policy Renewal Details

Policy no.: **00117251217** Account no.: **0101641583**  
Insured by: **Security National Insurance Company**  
Policy term: **March 10, 2023 to March 10, 2024**

## Payment Summary

Premium payable: **\$765.00**  
Taxes: **\$61.20**  
Total amount payable  
including taxes: **\$826.20**

## Credit Card Payment Details

Thank you in advance for your payment. We look forward to continue serving you.

**Please verify the information below regarding a lump sum payment that will be charged to this credit card account.** Please contact us promptly if any changes are required due to your card's loss, theft, cancellation, expiry or other reason. The first digits of your credit card have been concealed to protect your personal information.

Payment amount: **\$826.20**  
Name of cardholder: **Amin Nanji**  
Type of card: **MasterCard**  
Credit card account: **\*\*\*\*\*1698**  
Billing date: **March 10, 2023**

**Please note that a late fee of \$25.00 will be charged for any unpaid amount 15 days past the due date.** Installment received are applied to oldest charges first on any balance owing. Please also note, if you choose to cancel your policy before its expiry date, a cancellation fee will be charged based on your policy's short rate table.

## Invoice

Due date: **March 10, 2023**  
Invoice no.: **1166188313**

### You're benefiting from these savings.

- ✓ Group Savings
- ✓ TD Customer Home Insurance Discount
- ✓ Multi-line discount
- ✓ Home Security System Savings
- ✓ Claims Free Reward

### Questions?

If you have questions about your payment, visit us online at  
**[tdinsurance.com/myinsurance](https://tdinsurance.com/myinsurance)**.

You can view billing and payment details, modify your payment plan or chat with an advisor. You can also access MyInsurance by scanning this QR code.



You can also call us at **1-800-268-8955**.

### Reminder

It's time to renew your policy! Rest assured, your coverage will not be interrupted and we request that you make your annual payment.

## Important information about your Annual Credit Card Payment Agreement

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You have elected to pay using the annual credit card payment option. In doing so, you are authorizing us to store your credit card information on file and for the insurance company underwriting your policy to charge the insurance premium (including applicable taxes) for this policy to your credit card account, on an annual basis. Following your first annual payment, subsequent annual payments for subsequent policy terms will automatically be charged to your credit card.

- **You agree that there will be no pre-notification period for any changes to the amount or date of your payments.**  
Note: Changes to your insurance coverage may result in changes to the annual premium charged to the associated credit card and/or the date upon which that credit card is charged.
- **You also agree that this authorization will remain in effect until you cancel it.** You may cancel this Agreement by advising us in writing, over the phone or through MyInsurance and by giving us at least fifteen (15) days' notice before the next scheduled annual payment.

You may modify your credit card information related to this annual payment at least fifteen (15) days before the next scheduled payment, by advising us in writing, over the phone or through MyInsurance. In such cases, the terms of the present Agreement will continue to apply until the end of the policy term and to subsequent renewals, but to the credit card replacing the original credit card.

Please verify the credit card information you entered and contact us promptly if any changes are required due to its loss, theft, cancellation, expiry or other reason. The digits of your credit card have been concealed to protect your personal information.



Amin and Ashifa, we're ready for you.

## Coverage Summary Page

**POLICY NUMBER:** 00117251217  
**INSURANCE ISSUED BY:** Security National Insurance Company  
**EFFECTIVE DATE (Y-M-D):** March 10, 2023  
**TERM OF YOUR COVERAGE:** 2023-03-10 to 2024-03-10

### This policy contains a clause which may limit the amount payable.

Information in italics has been included to the Coverage Summary Page to help you better understand your coverage. This is not a complete description of your coverage. Please refer to your policy for complete coverage information including limitations and exclusions.

**These coverages apply specifically to the following location:**

**HOMEOWNER, PRINCIPAL RESIDENCE: 6738 GOLDEN HILLS WAY, MISSISSAUGA ON L5W 1P2**

**NAMED INSURED(S):** Amin Nanji, Ashifa Nanji  
**MORTGAGEE(S):** MANULIFE BANK OF CANADA

**AMOUNTS(\$)**   **PREMIUMS(\$)**



### HOME AND BELONGINGS

<b>\$5 - Million Solution®:</b> A global amount of \$5 Million to cover:	\$5,000,000	\$765
<b>Coverage A - Dwelling Building:</b> <i>Your house</i>		Included
<b>Coverage B - Personal Property:</b> <i>Your belongings</i>		Included
<b>Special Limitations Appendix – Applicable Special Limitations</b>		
<b>Coverage C - Additional Living Expenses and Fair Rental Value:</b>		Included
• <i>Additional living expense while your property is made unfit for occupancy</i>		
• <i>The amount of rent you would have received when your property rented to others is made unfit for occupancy</i>		



### DEDUCTIBLE

<b>Base Deductible:</b>	\$10,000
• <i>This is the policy base deductible and the amount you have to pay</i>	
• <i>Specific deductibles may apply to certain coverages</i>	



### WATER DAMAGE

<b>Ice Damming and Roof Drain Backup:</b> <i>Water entering the roof due to ice damming or blocked drain</i>	Included
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(over, please)


Amin and Ashifa, we're ready for you.

## Coverage Summary Page

**POLICY NUMBER:** 00117251217  
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**EFFECTIVE DATE (Y-M-D):** March 10, 2023  
**TERM OF YOUR COVERAGE:** 2023-03-10 to 2024-03-10

**This policy contains a clause which may limit the amount payable.**

LIABILITY - Coverages applying to your principal residence provided it is insured with us Other locations are covered for premises liability only provided it is insured with us		
	LIMITS(\$)	PREMIUMS(\$)
 <b>LIABILITY</b>		
<b>Coverage E - Legal Liability:</b> Coverage for unintentional injury or damage caused to others <i>Premises Liability: Coverage for unintentional injury or damage caused to others</i>	\$2,000,000	Included
<b>Coverage F – Voluntary Medical Payment:</b> Reimbursement of medical or funeral expenses in case of unintentional accident caused to others	\$6,000	Included
<b>Coverage G – Voluntary Payment for Damage to Property:</b> <i>Reimbursement for property damage caused to others</i>	\$6,000	Included
<b>Coverage H – Voluntary Compensation for Residence Employees:</b> <i>Reimbursement of indemnity or funeral expenses if your residence employee sustains bodily injury</i>		Included

These services, enhancements or coverage are added to your policy		PREMIUMS(\$)
 <b>SERVICES AND ENHANCEMENTS</b>		
<b>Legal Assistance:</b> Free access to telephone legal assistance provided by lawyers		Included
<b>Home Assistance:</b> Access to a network of pre-qualified professionals you can hire for repair and construction work on your home		Included
In order to benefit from the Legal Assistance and Home Assistance services (the "Services"), you must hold Insurance for both your principal residence and automobile with TD Insurance. Eligibility for the Services will be terminated if this condition is no longer satisfied. Access both these services by calling <b>1-866-289-1713</b> .		

(see next page)





Amin and Ashifa, we're ready for you.

# Coverage Summary Page

**POLICY NUMBER:** 00117251217  
**INSURANCE ISSUED BY:** Security National Insurance Company  
**EFFECTIVE DATE (Y-M-D):** March 10, 2023  
**TERM OF YOUR COVERAGE:** 2023-03-10 to 2024-03-10

**This policy contains a clause which may limit the amount payable.**

**Mandatory conditions applicable by law and other conditions relative to our mutual obligations in the application of the contract**



GENERAL – STATUTORY – ADDITIONAL CONDITIONS

Ontario - General Policy Conditions - Additional Policy Conditions

## PREMIUM OF YOUR PLAN

YOUR TOTAL TERM PREMIUM. . . . . \$765.00

\* Savings will be removed mid-term if eligibility criteria is no longer met.  
Applicable taxes and fees are not included. For complete details, please refer to your invoice.

## YOUR CURRENT SAVINGS

Group Savings  
\*TD Customer Home Insurance Discount  
\*Multi-line discount  
Home Security System Savings





## Standard Mortgage Clause

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(approved by the Insurance Bureau of Canada)

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 the 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 therefore 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 collectible 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, except for the province of Québec**, the Insurer reserves the right to cancel 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.

**Provided always that in the province of Québec**, the Insurer reserves the right to cancel the policy as provided by Articles 2477 and 2478 of the Civil Code of Québec, but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of Mortgagee without 15 days' notice to the Mortgagee by registered letter.

### 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 cancellation 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 the policy is made payable to the Mortgagee.

## SHORT RATE CANCELLATION TABLE

SHORT RATE CANCELLATION TABLE (% of premium to retain based on a one year term policy)													
Days on Risk	Retain	Days on Risk	Retain	Days on Risk	Retain	Days on Risk	Retain	Days on Risk	Retain	Days on Risk	Retain	Days on Risk	Retain
1 4 5 8	14% 15	57 60 60 64	28% 29	113 116 117 120	42% 43	169 172 173 176	56% 57	225 228 229 232	71% 72	281 284 285 292	85% 87		
9 12 13 16	16 17	65 68 69 72	30 31	121 124 125 128	44 45	177 180 181 184	58 60	233 236 237 240	73 74	293 296 297 300	88 89		
17 20 21 24	18 19	65 68 69 72	32 33	129 132 133 136	46 47	185 188 189 192	61 62	241 244 245 248	75 76	301 308 309 312	91 92		
25 28 29 32	20 21	81 84 85 88	34 35	137 140 141 144	48 49	193 196 197 200	63 64	249 252 253 256	77 78	313 316 317 320	93 94		
33 36 37 40	22 23	89 92 93 96	36 37	145 148 149 152	50 51	201 204 205 208	65 66	257 260 261 264	79 80	321 325 326 330	95 96		
41 44 45 48	24 25	97 100 101 104	38 39	153 156 157 160	52 53	209 212 213 216	67 68	265 268 269 272	81 82	331 335 336 340	97 98		
49 52 53 56	26 27	105 108 109 112	40 41	161 164 165 168	54 55	217 220 221 224	69 70	273 276 277 280	83 84	341 345 346 365	99 100		

### Cancellation of the policy

**Insurer: Security National Insurance Company**

We hereby agree that the policy number 00117251217

issued in the name of \_\_\_\_\_

together with renewal certificate relating thereto be  
declared null and void as from  
(year/month/date) \_\_\_\_\_

and that the insurer be relieved from all liability  
hereunder as of said date.

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Signature of Witness

\_\_\_\_\_  
Signature of Mortgagee

\_\_\_\_\_  
Reason for cancellation