



YOUNGJU PARK
& RYAN UNTERSCHULTZ
32 AUBURN GLEN VIEW SE
CALGARY AB T3M 1P3

Dear Youngju Park & Ryan Unterschultz,

Thank you for insuring your home and auto with us through your insurance broker.

By choosing Aviva for your home and auto insurance, you're enjoying the benefits of our Combined Policy.

- ✓ Discounts on home and auto insurance
- ✓ One deductible applies if we cover your claim on both policies for the same loss
- ✓ Synchronized policy terms and renewal dates for both home and auto policies

Changes to your policy

We've made changes to your policy which may include the addition of new coverage, or the reduction or removal of existing coverage. Please see the Summary of Changes page for details.

Take charge with Aviva

Already own or thinking about buying an electric/hybrid vehicle?

Visit www.aviva.ca/ev-insurance to learn how Aviva is supporting owners of electric and hybrid vehicles.



Go paperless – contact your broker to set up electronic delivery of your documents.

If the information in this package has changed, or if you have any questions about your policy, please contact your insurance broker.

Your insurance broker: A-WIN INSURANCE LTD., (403) 695-1050

What is included in your Combined Policy Package:

| Policy type | Effective date | Policy Number | Total |
|-----------------------|------------------|---------------|------------|
| Home | December 7, 2022 | P76943815HAB | \$1,236.00 |
| Auto | December 7, 2022 | A76943814PLA | \$3,134.29 |
| Total Annual Premium: | | | \$4,370.29 |

NOTE: This page is not a bill. Please refer to the billing information inside this pack - there will be one bill for each policy - and each must be paid separately.

Aviva Canada – bringing over 300 years of good thinking and insurance solutions to Canadians from coast-to-coast.

Aviva Insurance Company Of Canada is a subsidiary of Aviva Canada Inc.

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Do you need to make a claim?



Call your broker or call us at **1 866 MYAVIVA** (1 866 692 8482) to report a claim.



You can also make a claim online at [**aviva.ca/claims**](https://aviva.ca/claims).



When the unexpected happens, you can expect **24/7 support** from our **Claims Care Advisors** to help you get things back to normal as quickly as possible.



We guarantee our claims service for your covered claim

If you're not happy with our service and we can't resolve it, we'll give you a cheque for the annual premium you paid at the time of your claim.

For terms and conditions, visit [**avivacanada.com/make-an-insurance-claim**](https://avivacanada.com/make-an-insurance-claim)

Premiere Vendor Network

Get service, repairs and treatments quickly following a claim.

- **Premiere Contractor Network**
High quality repairs to your home, backed by a lifetime workmanship guarantee.
- **Premiere Auto Repair Centres**
Carefully selected auto repair centres provide quick service and includes a lifetime guarantee.
- **Premiere Healthcare**
Helps you receive timely and appropriate health care services if you're injured in an auto accident.

To find a Premiere vendor near you, visit [**avivacanada.com**](https://avivacanada.com)



Summary of Changes

This summary outlines the key changes to your policy that will be effective on **December 7, 2022**. Please read your policy documents to ensure you understand your insurance coverage.



Home insurance policy

Policy number: P76943815HAB

Endorsement

These coverage options are no longer offered and have been removed from your policy.

Excess Liability

The Excess Liability endorsement that previously formed part of your Combined Policy Discount has been removed. The endorsement remains available and can be added to your policy for an additional charge of \$20.00.

Excess Liability

The Excess Liability endorsement that previously formed part of your Combined Policy Discount has been removed. The endorsement remains available and can be added to your policy for an additional charge of \$20.00.

Coverages

There has been a change to the coverage mentioned here.

Overland Water

- We have added ground water coverage to enhance the existing overland water coverage. We encourage you to review the coverage and exclusions for this endorsement.
- We have simplified our wording to help make it easier to read and understand.

Roofing and Siding Limitation

- We have simplified our wording to help make it easier to read and understand.
- We have provided an example in the wording showing how the limitation will apply.

Sewer Back-up

- We have provided more clarity about where coverage is not provided. We encourage you to review the coverage and exclusions for this endorsement.
- We have simplified our wording to help make it easier to read and understand.

It's important to understand all the details of your policy. Your insurance broker can provide you with assistance if you have questions on how these changes affect your coverage or with any additional insurance needs.



Renewal policy notice

YOUNGJU PARK
& RYAN UNTERSCHULTZ
32 AUBURN GLEN VIEW SE
CALGARY AB T3M 1P3

Thank you for choosing A-WIN INSURANCE LTD. for your Home Insurance. In partnership with AVIVA INSURANCE COMPANY OF CANADA, a subsidiary of Aviva Canada Inc., we are committed to providing you with quality products and service.

Enclosed is the renewal of your policy. Please ensure that all information is accurate, as your coverage and premium are based upon the information you provided.

Line: HAB Company: 1 Branch: 15
Aviva Insurance Company of Canada
10 Aviva Way
Suite 100
Markham ON L6G 0G1

Please visit us at: aviva.ca

If you would like to make changes or do not wish to accept your renewal, please contact your insurance broker prior to your renewal date.

A-WIN INSURANCE LTD.
800-1331 MACLEOD TRAIL SE
CALGARY AB T2G 0K3

Phone: (403) 695-1050 Fax: (844) 251-9652

Policy number: **P76943815HAB**

Policy type: **PROPERTY**

Pay Plan: **Pre-Authorized
chequing**

Policy transactions and account summary

| Effective date | Description | Premium | Finance charge | Total |
|-------------------|-------------|------------|-------------------|-------------------|
| December 07, 2022 | Renewal | \$1,200.00 | \$36.00 | \$1,236.00 |
| Total amount due: | | | | \$1,236.00 |

Named insured:

Youngju Park
& Ryan Unterschultz
32 Auburn Glen View Se
Calgary AB T3M 1P3

Your payment schedule is shown on the back of this page.

Aviva Insurance Company of Canada
10 Aviva Way
Suite 100
Markham ON L6G 0G1

If you need to change your banking information, or if you'd like to change your payment method, please complete the authorization form on the back of this page, or notify your broker at least 15 business days prior to your next withdrawal.

Monthly payment plan

Pre-authorized from your bank account

Payment schedule

Payments will be withdrawn automatically as scheduled.

| | |
|-------------------|----------|
| November 7, 2022 | \$103.00 |
| December 7, 2022 | \$103.00 |
| January 7, 2023 | \$103.00 |
| February 7, 2023 | \$103.00 |
| March 7, 2023 | \$103.00 |
| April 7, 2023 | \$103.00 |
| May 7, 2023 | \$103.00 |
| June 7, 2023 | \$103.00 |
| July 7, 2023 | \$103.00 |
| August 7, 2023 | \$103.00 |
| September 7, 2023 | \$103.00 |
| October 7, 2023 | \$103.00 |

Please note that a \$50.00 service charge will be levied against payments returned by the bank due to insufficient funds or payments not cleared.

To change your banking information, complete, sign, and return this form along with a sample cheque marked VOID.

| EFT AUTHORIZATION FORM | | (H1 COMPLIANT) | | Policy number: P76943815HAB | |
|---|--|--|--|------------------------------------|--|
| Please see below for the Rights and Obligations provided in accordance with CPA's Rule H1. | | | | | |
| MY/OUR SIGNATURE CONFIRMS THAT: | | | | | |
| <ul style="list-style-type: none">I/We have been provided with details of and understand the terms and conditions of the payment plan by automatic withdrawals from my/our financial institution.I/We hereby authorize the named financial institution below to debit my/our account for all payments payable to: Aviva Insurance Company of Canada or any of its associated insurance companies to which my policy may be transferred at a later date (the "Insurer").I/We understand that this authorization may be cancelled by me/us upon written notice, at least 15 days before the next scheduled payment. I/We may obtain a sample cancellation form, or further information on my/our right to cancel a payment authorization agreement, or more information about Pre-Authorized Debiting at my/our financial institution, by visiting www.cdnpay.ca, or through contacting my/our insurance company (contact information available on the reverse of this form).I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/We have the right to receive reimbursement for any debit that is not authorized or is not consistent with this payment authorization agreement. To obtain more information on my/our recourse rights, I/We may contact my/our financial institution or visit www.cdnpay.ca.I/We warrant and guarantee that all persons whose signatures are required to sign on this account have signed this authorization below.If there is a change in premiums due to a change in coverage or upon renewal, the amount of the monthly withdrawal will automatically be changed.I/We will ensure that funds are available on each due date and understand that Non-Sufficient Funds transactions may result in one or all of the following:<ul style="list-style-type: none">1. A second presentation or attempt to withdraw funds2. A second withdrawal notice3. Cancellation of my/our policyI/We have received a copy of this authorization and have read and understand these terms and conditions.For pre-authorized debits, I/We shall receive, with respect to the debiting of fixed-amount payments, written notice from the Insurer, the amount to be debited and the due date(s) debiting, at least 10 calendar days prior to the date of the first payment, and such notice shall be received each time there is a change in the amount of payment.The account that my/our financial institution is authorized to draw upon is indicated below. A specimen cheque has been marked "void" and attached to this authorization.I/We undertake to inform my/our Insurer, in writing, of any change in the account information provided in this authorization prior to the next payment due date.I/We understand that this authorization is continuous and will automatically apply to the renewal terms, unless instructed differently.I/We authorize my/our Insurer to collect or use my/our personal information for the purpose of this authorization for automatic withdrawals for payment of my/our insurance premiums. I/We authorize my/our Insurer to disclose any personal information contained in this authorization form to its financial institution to the extent disclosure is directly related to and necessary for the proper execution of the pre-authorized debit transaction for the policy number(s) noted above.I/We may withdraw my/our consent to collect, use or disclose my/our personal information for the purpose of this authorization for automatic withdrawals for payment of my/our insurance premiums. Withdrawal of my/our consent will result in cancellation of this authorization for automatic withdrawals for payment of my/our insurance premiums, in which case I/We must make other arrangements for payment of my/our insurance premiums. | | | | | |
| For pre-authorized payment from your bank account: | | | | | |
| Branch/Transit #: | | Bank #: | | Bank account #: | |
| Name and address of Financial Institution: | | Business: <input type="checkbox"/> | | Personal: <input type="checkbox"/> | |
| Signature(s) as shown on bank records: | | | | | |
| Today's date: | | Preferred payment date (for monthly payment plan): | | | |



(Insurer)
Aviva Insurance Company of Canada
10 Aviva Way
Suite 100
Markham ON L6G 0G1

Certificate Of Property Insurance

POLICY NUMBER: **P76943815HAB**

NAMED INSURED

YOUNGJU PARK
& RYAN UNTERSCHULTZ
32 AUBURN GLEN VIEW SE
CALGARY AB T3M 1P3

BROKER Code: 0011885

A-WIN INSURANCE LTD.
800-1331 MACLEOD TRAIL SE
CALGARY AB T2G 0K3

Policy Effective From: December 7, 2022 12:01 a.m.

To Expiry Date: December 7, 2023 12:01 a.m.

All times are local times at the Named Insured's postal address shown on this Certificate.


Residence Locations: Insurance is provided for only those locations listed below.

| | | |
|-----------------------|---|---|
| Location 1 | 32 Auburn Glen View Se Calgary AB T3M 1P3 | HOMEOWNERS - COMPREHENSIVE FORM 1016 One Family , Frame , 2013 Built, Updated: Heating: 2013, Plumbing: 2013, Wiring: 2013, Roofing: 2013, Primary Heat: Natural Gas, Within 300 M (1000 Ft) Of A Fire Hydrant , Special Rating |
| 1st Mortgagee: | ING BANK OF CANADA , 3389 STEELS AVE, TORONTO, ON, M2H 3S8 Standard Mortgage Clause included, applicable to Mortgagee(s) only. | |

| Insurance Coverage By Location | LOCATION 1 Deductible \$1,000 | | LOCATION Deductible | |
|--|----------------------------------|----------------|------------------------|---------|
| | Coverage | Premium | Coverage | Premium |
| Section I – Property Coverages | | | | |
| Coverage A - Dwelling Building | \$523,600 | \$901 | | |
| Coverage B - Detached Private Structures | \$78,500 | INCL | | |
| Coverage C - Personal Property (Replacement Cost Basis) | \$418,900 | INCL | | |
| Coverage D - Additional Living Expenses | \$130,900 | INCL | | |
| Section II – Liability Coverages | | | | |
| Coverage E - Legal Liability | \$2,000,000 | INCL | | |
| Coverage F - Voluntary Medical Payments | \$5,000 | INCL | | |
| Coverage G - Voluntary Payments For Damage To Property | \$1,000 | INCL | | |
| Endorsements | | | | |
| By-Law Coverage - \$30000 | | INCL | | |
| Guaranteed Replacement Cost on Dwelling Building . | | INCL | | |
| Single Limit Endorsement | | INCL | | |
| Identity Theft Expense Endorsement | | \$29 | | |
| Overland Water - Deductible \$1,000 | | \$75 | | |
| Service Line Coverage Endorsement - \$25,000 | | \$50 | | |
| Personal Property Claim Protector | | \$38 | | |
| Sewer Backup Endorsement Policy Limit . | | \$87 | | |
| Excess Liability Endorsement | | \$20 | | |
| Roof And Siding Limitation Endorsement - \$2500 Deductible | | INCL | | |
| Single Deductible Combined Policy | | INCL | | |
| TOTAL | | \$1,200 | | |

| DISCOUNTS APPLIED | | Total Policy Premium |
|-------------------|--|----------------------|
| Location 1 | Discounts: Claims Free Discount; Combined Policy Discount | \$1,200 |

IN WITNESS WHEREOF, the Insurer has caused this policy to be signed by its president, but the same shall not be binding upon the Insurer unless countersigned by an authorized representative of the Insurer.


Authorized Signature of Insurer: Corporate Secretary


President and Chief Executive Officer

| |
|-----------------------------|
| Special Remarks: |
| Thank you for your loyalty. |

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.
Applicable to Alberta, British Columbia and Manitoba risks only.

| | |
|--|--|
| CANCELLATION OF THE POLICY | |
| If you do not want to accept this renewal policy, please contact your broker prior to your renewal date. | |
| FOR FURTHER INFORMATION, CONTACT YOUR BROKER AT (403) 695-1050 | |
| This section to be completed and signed by the Insured to request cancellation of this policy in its entirety. | |
| The undersigned, Youngju Park & Ryan Unterschultz, named in the policy and renewal certificates (if any), hereby acknowledges the cancellation of policy number P76943815HAB effective at 12:01 A.M. standard time on _____, and that all liability of the Insurer thereunder in respect of accidents, losses or damage occurring on and after the effective date is hereby terminated. | |
| Dated: | Signature(s) of all Named Insureds: _____ |
| Reason for Cancellation | <input type="checkbox"/> Premium <input type="checkbox"/> Home sold <input type="checkbox"/> Other, please specify _____ |

SHORT RATE CANCELLATION TABLE

| TERM | % | TERM | % | TERM | % | TERM | % |
|------|----|------|----|------|----|------|-----|
| 3 | 8 | 96 | 32 | 184 | 55 | 272 | 78 |
| 7 | 9 | 99 | 33 | 188 | 56 | 276 | 79 |
| 11 | 10 | 103 | 34 | 192 | 57 | 280 | 80 |
| 15 | 11 | 107 | 35 | 195 | 58 | 284 | 81 |
| 19 | 12 | 111 | 36 | 199 | 59 | 288 | 82 |
| 23 | 13 | 115 | 37 | 203 | 60 | 292 | 83 |
| 26 | 14 | 119 | 38 | 207 | 61 | 296 | 84 |
| 30 | 15 | 122 | 39 | 211 | 62 | 299 | 85 |
| 34 | 16 | 126 | 40 | 215 | 63 | 303 | 86 |
| 38 | 17 | 130 | 41 | 219 | 64 | 307 | 87 |
| 42 | 18 | 134 | 42 | 222 | 65 | 311 | 88 |
| 46 | 19 | 138 | 43 | 226 | 66 | 315 | 89 |
| 49 | 20 | 142 | 44 | 230 | 67 | 318 | 90 |
| 53 | 21 | 146 | 45 | 234 | 68 | 322 | 91 |
| 57 | 22 | 149 | 46 | 238 | 69 | 326 | 92 |
| 61 | 23 | 153 | 47 | 242 | 70 | 330 | 93 |
| 65 | 24 | 157 | 48 | 245 | 71 | 334 | 94 |
| 69 | 25 | 161 | 49 | 249 | 72 | 338 | 95 |
| 73 | 26 | 165 | 50 | 253 | 73 | 341 | 96 |
| 76 | 27 | 169 | 51 | 257 | 74 | 345 | 97 |
| 80 | 28 | 172 | 52 | 261 | 75 | 349 | 98 |
| 84 | 29 | 176 | 53 | 265 | 76 | 353 | 99 |
| 88 | 30 | 180 | 54 | 268 | 77 | 365 | 100 |
| 92 | 31 | | | | | | |

Policy Number: P76943815HAB

Home insurance

Summary of coverage

Here's a brief overview of a typical home insurance policy, written simply to make it easier for you to understand. It doesn't include everything that's covered and not covered in your policy. There may be conditions, limitations and restrictions that apply which are not outlined in this summary.

Your insurance policy is unique to you – you may have additional coverages that are not shown here.

The fine print

This summary is for your information only. For your policy's full terms, conditions, coverage definitions, exclusions and limitations, please read your policy wordings. If there are differences between this summary and your insurance policy, the terms of your insurance policy determine your coverage.

Need help?

If you have any questions, need additional coverage, or a copy of your policy wordings, please contact your insurance broker.

A-WIN INSURANCE LTD.
(403) 695-1050

What's covered

See your Certificate of Property Insurance for your coverage amounts.



Dwelling/Building Section I

- your home, detached garage, shed, swimming pool, deck and fence
- outdoor trees, plants and shrubs up to 5% of your property's coverage limit



Contents Section I Personal Property

- the contents in the home, garage and shed including clothes, appliances and furniture
- contents that are temporarily away from the home, anywhere in the world



Additional Living Expenses Section I

- the added cost of alternate accommodation, meals and other similar expenses, incurred while living away from the home during its repair or replacement after a covered claim



Personal Liability Section II

Legal costs for lawsuits are covered for:

- unintentionally injuring someone or damaging their property because of your personal actions anywhere in the world
- If someone is unintentionally injured while on your premises

Types of losses covered

Fire, explosion and smoke

Theft and vandalism

Damage from falling objects, such as a tree branch

Lightning, hail and windstorm damage

Certain types of water damage like a burst pipe

Property of students while temporarily living away from home or of parents living in a nursing or retirement home

Types of losses not covered

Flood ✓

Earthquake ✓

Sewer back-up ✓

Mechanical breakdown of furnaces and air conditioning units ✓

Loss or damage while the home is vacant

Water that seeps through foundation walls

Wear and tear

✓ Additional coverage may be available for purchase

There are other items covered under your policy, such as:



- Safety deposit box
- Loss from unauthorized credit or debit card use, forgery or counterfeit money
- Securities
- Money including cash cards and bullion



- Books and tools for a business while on your premises
- Data recovery or personal records stored in a computer



- Sports cards, sports memorabilia, comic books ★
- Manuscripts, stamps and stamp collections
- Coin collections ★



- Golf carts ★
- Golf equipment and accessories ★
- Watercraft
- Bikes or e-bikes



- Jewellery, watches, gems, furs ★
- 15% of Coverage C -- Personal Property Works of art and antiques ★
- 10% of Coverage C -- Personal Property Wine and spirits in your premises ★



- Garden-type tractors and snow removal equipment
- Renewable energy equipment
- Animals, birds or fish
- Spare automobile parts
- Re-key or lock replacement

★ Increased amount may be available for purchase

If you would like to discuss any additional insurance needs, please contact your insurance broker.

POLICY WORDINGS –These forms describe information that is unique to your insurance policy. Together with the declaration page(s), these represent the legal contract of indemnity that exists between you and us.

**SECTION III
OPTIONAL COVERAGES**

This section describes the OPTIONAL COVERAGES that you have purchased.

The following conditions and sections that apply to Coverage I and Coverage II also apply to Section III.

"General Policy Conditions"
"Policy Conditions"

PERSONAL EXCESS LIABILITY POLICY

IMPORTANT

The insurance provided by this policy only applies to personal property, personal automobile and personal watercraft policies issued to the "Named Insured" and "Spouse" of the "Named Insured" through Aviva Insurance Company (Canada) or any affiliated member of the Aviva group of companies (Canada).

This Personal Excess Liability Policy wording represents the legal contract of indemnity that exists between the "Named Insured" and "Us".

DEFINITIONS

"Abuse" means any act or threat involving molestation, harassment, corporal punishment or any other form of physical, sexual or mental abuse.

"Action" means a civil proceeding in which "Compensatory Damages" because of injury or damage to which this insurance applies are alleged. "Action" includes:

- An arbitration proceeding in which such "Compensatory Damages" are claimed and to which the "Insured(s)" must submit or does submit with "Our" consent; or
- Any other alternative dispute resolution proceeding in which such "Compensatory Damages" are claimed and to which the "Insured(s)" submits with "Our" consent.

"Automobile(s)" means any self-propelled private passenger land motor vehicle, trailer or semi-trailer (including attached machinery, apparatus or equipment), which is subject to motor vehicle registration and is required by law to be insured under a contract evidenced by a motor vehicle liability policy.

This does not include any vehicle used for commercial purposes.

"Bodily Injury" means bodily injury, sickness or disease sustained by a person, including care, loss of services or death resulting from these at any time.

"Business" or "Business Pursuits" means any continuous, regular or occasional activity of any kind undertaken for financial gain, and includes a trade, profession or occupation. However, the following business uses by you are permitted:

- school, if not more than three students are under instruction at any one time;
- babysitting or daycare, provided a license for such daycare or babysitting is not required by provincial by-law as per the province shown on the Certificate of Property Insurance of the policy to which this policy is attached.

"Business Property" means property on which a "Business" is conducted, property rented in whole or in part to others, or held for rental.

"Certificate of Property Insurance" means the document(s) issued to the "Named Insured" by "Us" detailing the particulars of coverage provided by this policy, including the name and address of the "Named Insured", the policy period, the limits of insurance and the premiums for coverage. This is also known as the declarations page.

"Compensatory Damages" means damages due or awarded in payment for actual injury or economic loss. "Compensatory Damages" does not include punitive or exemplary damages or the multiple portion of any multiplied damage award.

"Coverage Territory" means anywhere in the world.

"Family Protection Coverage" means the standard O.P.C.F. 44R/S.E.F. 44 – Family Protection Coverage and any similar indemnity provided under any other contract of insurance.

"Fungi" includes, but is not limited to, any form or type of mould, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapor or gas produced by, emitted from or arising out of any fungi or "Spore(s)" or resultant mycotoxins, allergens, or pathogens.

"Insured(s)", "You" or "Your" means the "Named Insured" and, while living in the same household:

- his or her "Spouse";
- the relatives of either; and
- any person under the age of 21 in their care.
- a student who is enrolled in and actually attends a school, college or university and who is principally dependent on the "Named Insured" or his or her "Spouse" for financial support and care is also insured even if temporarily residing away from the principal residence stated on the Certificate of Property Insurance to which this policy is attached.

It also includes

- any person or organization legally liable for "Compensatory Damages" caused by a watercraft or animal owned by "You", and to which this insurance applies. This does not include anyone using or having custody of the watercraft or animal in the course of any "Business" or without the owner's permission;
- a "Residence Employee" while performing duties in connection with the ownership, use or operation of motorized vehicles and trailers for which coverage is provided by this policy;
- "Your" legal representative having temporary custody of the insured premises, if "You" die while insured by this policy, for legal liability arising out of the premises;
- any person who is insured by this form at the time of "Your" death and who continues residing on the premises stated on the Certificate of Property Insurance to which this policy is attached.

Only the person(s) named on the Certificate of Property Insurance may take legal action against "Us".

"Named Insured" means person(s) named as insured(s) on the Certificate of Property Insurance to which this policy is attached.

"Occurrence" means a loss, accident or offence to which this insurance applies, including continuous or repeated exposure to substantially the same general harmful conditions or series of related offences which occurs during the policy period.

"Personal Injury" means injury, including consequential "Bodily Injury", arising out of one or more of the following offenses:

- false arrest, false imprisonment, wrongful detention
- wrongful entry, eviction invasion of rights to privacy
- malicious prosecution
- humiliation
- libel, slander, defamation of character

"Professional Service(s)" shall include but not be limited to:

- a. Medical, surgical, dental, x-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
- b. Any professional service or treatment conducive to health;
- c. Professional services of a pharmacist;
- d. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances;
- e. The handling or treatment of deceased human bodies including autopsies, organ donations or other procedures.

"Property Damage" means:

- a. physical damage to, or destruction of, tangible property;
- b. loss of use of tangible property.

"Residence Employee" means a person employed by "You" to perform duties in connection with the maintenance or use of the premises. This includes persons who perform household or domestic services or duties of a similar nature for "You". This does not include contractors or sub-contractors. It also does not cover persons while performing duties in connection with "Your" "Business".

"Spore(s)" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "Fungi".

"Spouse" means either of two persons who are married to each other or who have together entered into a marriage that is voidable or void, or either of two persons who are living together in a conjugal relationship outside marriage and have so lived together continuously for a period of 3 years or, if they are the natural or adoptive parents of a child, for a period of 1 year.

"Terrorism" means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

"Ultimate Net Loss" means the total sum, after reduction for recoveries or salvages collectible, that the "Insured(s)" becomes legally obligated to pay as "Compensatory Damages" by reason of settlement or judgments or any arbitration or other alternate dispute method entered into with "Our" consent or the underlying insurer's consent.

The following is not included in this definition:

- a. the cost to investigate or settle any claim, including legal fees court costs and interest on any judgment or award;
- b. any office expenses;
- c. all salaries of employees.

"Underlying Insurance" means the insurance provided by personal property, personal automobile and personal watercraft policies issued to the "Named Insured" and "Spouse" of the "Named Insured" through Aviva Insurance Company (Canada) or any affiliated member of the Aviva group of companies (Canada).

"Off-Road Motor Vehicle" means any self-propelled private passenger land motor vehicle, trailer or semi-trailer (including attached machinery, apparatus or equipment) that is not subject to vehicle registration and is not required by law to be insured under a contract evidenced by a motor vehicle liability policy, is owned by the "Named Insured" and operated solely on land owned and principally occupied by the "Named Insured".

"We", "Us" or "Our" means the company providing this insurance.

INSURING AGREEMENT

"We" will pay on behalf of the "Insured(s)" the "Ultimate Net Loss" that is legally liable to be paid as "Compensatory Damages" arising from an "Occurrence" that takes place during the policy period within the "Coverage Territory".

- 1. "We" will only pay in excess of the "Underlying Insurance" or in excess of the minimum required underlying limit, whichever is greater. In addition, the insurance provided by this policy shall be liable only after the insurers under each of the "Underlying Insurance" policies have paid or have been held liable to pay the full amount of the underlying limits of liability.
- 2. This policy is subject to all the same terms, conditions, limitations and exclusions as the "Underlying Insurance" and in no event will this policy provide broader coverage than the "Underlying Insurance"
- 3. In the event of any conflict between the provisions of the "Underlying Insurance" and this policy, the provisions of this policy will apply.

ADDITIONAL COVERAGE FEATURE

Ownership, Use or Operation of "Automobile(s)" Insured under a Motor Vehicle Liability Policy in Canada

Subject to the terms and conditions of this policy, the provision of "Automobile(s)" insurance under this additional coverage feature is confined

solely to that provided by, and shall be subject to all the terms and conditions as the Standard Excess Automobile Policy (S.E.F. No 7/O.P.C.F. No 7) applicable to the province or territory where the "Automobile(s)" are registered. This insurance does not provide coverage for any liability arising out of the ownership, use or operation of "Automobile(s)" except to the extent that coverage is provided by the Standard Excess Automobile Policy (S.E.F. No. 7/ O.P.C.F. No. 7).

This coverage only applies to motor vehicle liability policies forming part of the "Underlying Insurance".

This additional coverage feature does not increase "Our" limit of liability.

"Family Protection Coverage"

Subject to the terms and conditions of this policy coverage provided by this policy is extended to pay amounts which "You" are legally entitled to recover as "Compensatory Damages" for "Bodily Injury" from an inadequately insured motorist.

Subject to the terms and conditions of this policy, this additional coverage feature will only pay in excess of and subject to all the same terms and conditions as the "Family Protection Coverage" on the primary underlying motor vehicle liability policy under which "Your" "Automobile(s)" is insured.

This coverage only applies when "Family Protection Coverage" forms part of the motor vehicle liability policies under the "Underlying Insurance".

WHAT "WE" DO NOT COVER - EXCLUSIONS

This insurance does not apply to:

- 1. the ownership, maintenance, operation, use, loading or unloading of any "Automobile(s)", " Off-Road Motor Vehicle" or watercraft.

Subject to the terms and conditions of this policy, this exclusion does not apply to any "Automobile(s)", "Off-Road Motor Vehicle", or watercraft forming part of the "Underlying Insurance", in which case coverage is no broader than the "Underlying Insurance" and subject to all the same terms and conditions as the "Underlying Insurance".
- 2. the ownership, maintenance, use or entrustment to others by or on behalf of any "Insured(s)" of any aircraft or air cushion vehicle.

Use includes operation and loading or unloading.

This exclusion applies even if the claims against any "Insured(s)" allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that "Insured(s)", if the "Occurrence" which caused the "Bodily Injury", "Personal Injury" or "Property Damage" involved the ownership, maintenance, use or entrustment to others of any aircraft or watercraft.

This exclusion does not apply to aircraft that is chartered by, loaned to, or hired by "You" or on "Your" behalf and is not owned by any "Insured(s)"

- 3. "Property Damage" to aircraft rented to or used by "You" or on "Your" behalf or in "Your" care, custody or control;
- 4. the ownership, use or operation of any "Automobile(s)", "Off-Road Motor Vehicle", watercraft or aircraft used during the participation in, during any instruction, practice or preparation for any type of competitive racing or stunting event including any timed event or performance or skill testing event. This exclusion applies on or off a race track, test track or any other kind of course.

This exclusion does not apply to sailboats that are insured under a policy forming part of the "Underlying Insurance".

- 5. "Personal Injury" to "You" or any other person residing in "Your" household;
- 6. "Bodily Injury" to "You" or any other person residing in "Your" household other than a "Residence Employee";
- 7. "Property Damage" claims made against "You" by any "Insured(s)" or any person residing "Your" household;
- 8. any intentional or criminal act or failure to act by:
 - a. any person insured by this policy; or
 - b. any other person at the direction of any person insured by this policy;
- 9. any "Business" or "Business Pursuits" or "Business Property".
- 10. liability arising directly or indirectly out of the wrongful acts of any insured person as an officer or member of a board of directors of a corporation or organization, unless otherwise covered by this policy.

Where coverage is provided by the "Underlying Insurance" for "Your" wrongful acts as a Director or Officer of a Condominium Corporation or non-profit corporation/organization, notwithstanding any other similar clause in this policy or any other policy, if any other insurance applies to a loss, or would have applied if this policy did not exist, this policy will be considered excess and will not pay or contribute any loss until the amount of such other insurance has been used up.

11. "Bodily Injury", "Personal Injury" or "Property Damage" due to the rendering of or failure to render by "You" or on "Your" behalf of any "Professional Service(s)" for others, or any error or omission, malpractice or mistake in providing those services.
12. war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
13. liability which is required to be insured under a nuclear energy liability policy issued by the Nuclear Insurance Association of Canada, or any other group or pool of insurers;
14. liability "You" have assumed by contract unless "Your" legal liability would have applied even if no contract had been in force, but "We" do insure claims made against "You" for the legal liability of other persons in relation to "Your" premises that "You" have assumed under a written contract;
15. liability imposed upon or assumed by "You" under any workers' compensation statute
16. the transmission of communicable disease by any person insured by this policy;
17. damage to property used, occupied, leased or rented by or in the care, custody or control of an "Insured(s)", except for unintentional "Property Damage" to premises owned by others, or their contents, which "You" are using, renting or have in "Your" custody or control caused by fire, explosion, water damage or smoke. This means smoke due to a sudden, unusual and faulty operation of any heating or cooking unit in or on the premises, but not smoke from fireplaces.
18. damage to property owned by an "Insured(s)";
19. the actual, alleged or threatened discrimination or harassment due to age, race, colour, sex, religion, national origin, sexual preference, handicapped status or any other type of discrimination.
20.
 - (1) liability arising directly or indirectly from "Abuse" committed or alleged to have been committed by an "Insured(s)", including the transmission of disease arising out of any act of "Abuse";
 - (2) "Your" practices of employee, hiring, acceptance of volunteer workers or supervision or retention of any person alleged to have committed "Abuse";
 - (3) alleged knowledge by an "Insured(s)" of, or failure to report, the alleged "Abuse" to the appropriate authority(ies);
21. liability arising from the wrongful termination of employment;
22. liability when coverage by an underlying policy (whether scheduled or not) has been denied due to a violation of conditions in such a policy;
23. liability arising directly or indirectly, in whole or in part, by "Terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage. If any portion of this exclusion is found to be invalid, unenforceable or contrary to statute, the remainder shall remain in full force and effect.
24. the distribution or display of data via a Website, the internet, intranet or similar device or system designed or intended for electronic communication of data.
25. liability arising directly or indirectly from rust or corrosion, wet or dry rot, or "Fungi" or "Spore(s)".
26. liability arising directly or indirectly from the use, growing, manufacturing, processing, storing, possession or distribution, by anyone of any drug, narcotic or illegal substances or items of any kind. This includes any alteration of the premises to facilitate such activity whether or not "You" have any knowledge of such activity;
27. any liability to the extent it is excluded, limited or restricted by any endorsement attached to the "Underlying Insurance";
28. punitive or exemplary damages, meaning that part of any award by a court which is in excess of "Compensatory Damages" and is stated or intended to be a punishment to "You".
29. any liability covered by any other policy, notwithstanding any other clause in this policy or any other policy, if any other insurance applies to a loss, or would have applied if this policy did not exist, this policy will be considered excess and will not pay or contribute any loss until the amount of such other insurance has been used up.

POLICY CONDITIONS

1. Additional Insured

In the event of additional Insureds being added to the coverage under "Underlying Insurance" during the policy period prompt notice shall be given

to "Us" and "We" shall be entitled to charge an appropriate additional premium.

2. Appeals

If the "You" or the underlying insurer elects not to appeal a judgment which would require payment of loss under this policy, "We" may do so at "Our" own expense. If so, "We" will be liable for taxable costs, post judgment interest and disbursements. "We" will not be liable for more than the limit shown on the Certificate of Property Insurance for this policy.

3. Bankruptcy or Death

(a) Bankruptcy or Death of "Insured(s)"

Bankruptcy, insolvency or death of the "Insured(s)" or of the "Insured(s)" estate will not relieve "Us" of "Our" obligations under this policy.

(b) Bankruptcy of Underlying Insurer

Bankruptcy of the underlying insurer will not relieve "Us" of "Our" obligations under this policy.

However, this insurance will not replace the "Underlying Insurance" in the event of bankruptcy or insolvency of the underlying insurer. This insurance will apply as if the "Underlying Insurance" were in full effect.

4. Canadian Currency

All limits of insurance, premiums and other amounts as expressed in this policy are in Canadian currency.

5. Changes

This policy contains all the agreements between "You" and "Us" concerning the insurance afforded. The first "Named Insured" shown in the Certificate of Property Insurance is authorized to make changes in the terms of this policy with "Our" consent. This policy's terms can be amended or waived only by endorsement issued by "Us" and made a part of this policy.

6. Notice of "Occurrence"

Upon the happening of an "Occurrence" reasonably likely to involve "Us" under this policy the insured shall give written notice as soon as practicable to "Us". Such notice shall contain particulars sufficient to identify the "Insured(s)", and fullest information available at the time. If legal proceedings are begun the "Insured(s)" shall forward to "Us" each paper therein, or a copy thereof, received by the "Insured(s)" or the "Insured(s)" representative, together with copies of reports of investigations with respect to such claim proceedings.

7. Examination After Notice of "Occurrence"

After submission of a Notice of "Occurrence" in respect of a loss which may be insured by this policy each of "You" may be required separately to:

1. submit to examination under oath,
2. produce for examination all documents in "Your" possession or control that relate to the application for insurance and Proof of Loss, and
3. permit extracts and copies of such documents to be made, all at a reasonable place and time designated by "Us".

8. Expanded Coverage Territory

- (a) If the "Insured(s)" becomes legally obligated to pay sums because of "Compensatory Damages" to which this insurance applies in a part of the "Coverage Territory" that is outside Canada, the United States of America (including its territories and possessions) and Puerto Rico, and "We" are prevented by law, or otherwise, from paying such sums on the "Insured(s)" behalf, "We" will reimburse the "Insured(s)" for such sums.
- (b) All payments or reimbursements "We" make for "Compensatory Damages" because of judgments or settlements will be made in Canadian currency at the prevailing exchange rate at the time the "Insured(s)" became legally obligated to pay such sums.
- (c) Any disputes between "You" and "Us" as to whether there is coverage under this policy must be filed in the courts of Canada.
- (d) The "Insured(s)" must fully maintain any coverage required by law, regulation or other governmental authority during the policy period, except for reduction of the aggregate limits due to payments of claims, judgments or settlements.

Failure to maintain such coverage required by law, regulation or other governmental authority will not invalidate this insurance. However, this insurance will apply as if the required coverage by law, regulation or other governmental authority was in full effect.

9. Legal Action Against "Us"

No person or organization has a right under this policy:

- (a) To join "Us" as a party or otherwise bring "Us" into an "Action" asking for "Compensatory Damages" from an "Insured(s)"; or

- (b) To sue "Us" on this policy unless all of its terms have been fully complied with.

A person or organization may sue "Us" to recover on an agreed settlement or on a final judgment against an "Insured(s)"; but "We" will not be liable for "Compensatory Damages" that are not payable under the terms of this policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by "Us", the "Insured(s)" and the claimant or the claimant's legal representative.

10. Liberalization

If during the term of this policy "We" change the insurance of the kind provided by this policy to provide more coverage at no additional cost, "You" will automatically benefit from that change at no increase in premium.

11. Limits of Liability

1. The limit of insurance shown on "Your" Certificate of Property Insurance or the maximum limit of liability stated in this policy, whichever the case may be, is the most "We" will pay regardless of the number of:
 - (a) "Insured(s)";
 - (b) Claims made or "Action" brought; or
 - (c) Persons or organizations making claims or bringing "Action".
2. The limit of insurance shown on "Your" Certificate of Property Insurance is the most "We" will pay for the sum of all "Ultimate Net Loss" because of all "Bodily Injury", "Personal Injury" and "Property Damage" arising out of any one "Occurrence".

12. Loss Payable

Liability under this policy shall not apply unless and until the "Insured(s)" or the "Insured(s)" underlying insurer has become obligated to pay the available limits of the "Underlying Insurance" or self-insured retention, whichever applies. Such obligation by the "Insured(s)" to pay part of the "Ultimate Net Loss" shall have been previously determined by a final settlement or judgment after an actual trial or written agreement between the "Insured(s)", claimant, and "Us".

13. Minimum Required Underlying Limit

Unless otherwise specified in this policy, the following amounts are the minimum required underlying limits of liability that must be maintained, or that must be available for "Bodily Injury", "Personal Injury" or "Property Damage". Failure to maintain the minimum required underlying limit will not invalidate this insurance. However, this insurance will apply as if the minimum required underlying limit were in full effect.

"You" will be responsible for the difference between the actual limit insured by the underlying policy and minimum required underlying limit.

"Automobile(s)" Insured through a Canadian Insurer:.....\$1,000,000

"Family Protection Coverage" (O.P.C.F 44R/S.E.F. 44):.....\$1,000,000

Comprehensive Personal Liability

through a Canadian Insurer:.....\$1,000,000

Watercraft Insured through a Canadian Insurer:.....\$1,000,000

14. Maintenance of "Underlying Insurance"

The "Underlying Insurance" shall remain in full effect throughout the policy period except for reduction of the aggregate limit due to payment of claims, settlement, or judgments. Failure to maintain "Underlying Insurance" will not invalidate this insurance. However, this insurance will apply as if the "Underlying Insurance" were in full effect.

"You" must notify "Us" as soon as practicable when any "Underlying Insurance" is no longer in effect.

15. Representations or Fraud

By accepting this policy, "You" agree:

- a. The statements in the Certificate of Property Insurance are accurate and complete;

- b. Those statements are based upon representations "You" made to "Us";
- c. "We" have issued this policy in reliance upon "Your" representations; and
- d. This policy is void in any case of fraud by "You" as it relates to this policy or any claim under this policy.

16. Severability of Insurance

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first "Named Insured", this insurance applies separately to each "Insured(s)".

17. Termination

- (a) The first "Named Insured" shown on the Certificate of Property Insurance may terminate this policy by mailing or delivering to "Us" advance written notice of termination.
- (b) Subject to paragraph c. below, "We" may terminate this policy by giving to the first "Named Insured"
 - (1) 5 days written notice of termination personally delivered, or
 - (2) 15 days notice of termination by registered mailRegistered mail termination takes effect 15 days after receipt of the letter by the post office to which it is addressed, depending upon the reason for termination.
- (c) To the extent that the Civil Code of the Province of Quebec is applicable to this policy General Conditions and Provisions as set out in the Civil Code of the Province of Quebec apply. Accordingly, "We" may terminate this policy by giving to the first "Named Insured"
 - (1) 15 days notice of termination by registered mailRegistered mail termination takes effect 15 days after receipt of the notice at the last known address of the first "Named Insured", depending upon the reason for termination.
- (d) The policy period will end on the date termination takes effect.
- (e) If this policy is terminated, "We" will send the first "Named Insured" any premium refund due. If "We" terminate, the refund will be pro rata. If the first "Named Insured" terminates, the refund will be short rate. The termination will be effective even if "We" have not made or offered a refund.

18. No Duty to Defend

At no time shall "We" be called upon to assume charge of the settlement or defense of any claims made or suites brought or proceedings instituted against "You", but "We" shall have the right and shall be given the opportunity to associate with "You" or the underlying insurer or both in the control of defense and/or trial of any claims, suits, proceedings or "Action" which, in "Our" opinion, involves or appears reasonably likely to involve "Us".

19. Transfer of Rights of Recovery Against Others to "Us".

If the "Insured(s)" has rights to recover all or part of any payment "We" have made under this policy, those rights are transferred to "Us". The "Insured(s)" must do nothing after loss to impair them. At "Our" request, the "Insured(s)" will bring an "Action" or transfer those rights to "Us" and help "Us" enforce them.

20. Transfer of "Your" Rights and Duties Under This Policy

"Your" rights and duties under this policy may not be transferred without "Our" written consent except in the case of death of an individual "Named Insured".

If "You" die, "Your" rights and duties will be transferred to "Your" legal representative but only while acting within the scope of duties as "Your" legal representative. Until "Your" legal representative is appointed, anyone having temporary custody of "Your" property will have "Your" rights and duties but only with respect to that property.

10/2014

ROOF AND SIDING LIMITATION ENDORSEMENT

This endorsement amends the coverage under your policy, by limiting the Basis of Claim Payment under your policy wording. It may reduce the claim payment for insured damage to roofs and siding.

| WHEN WE SAY | WHAT WE MEAN |
|-------------------------------|--|
| Age Adjusted Reduction | Means the cost, including labour, on the date of the loss or damage that is the lesser of either repairing or the replacement of the insured property with materials of similar kind, quality and usefulness adjusted for the applicable Age Adjusted Reduction factors as indicated in the table below. |
| Flat Roof | Means a roof with a pitch no greater than 10 degrees. |
| Roof | Means the roof covering materials listed below. <ul style="list-style-type: none"> Asphalt shingles (excluding hail resistant Class 4 rated shingles), tar & gravel or membrane Roof sheathing Underlayment/felt/ice and water shield as per building code Drip edge Valley flashing Plumbing boots around plumbing stacks All types of roof vents attached to the top of the roof Step or dormer flashing Chimney collar |
| Siding | Means the siding materials listed below. <ul style="list-style-type: none"> Vinyl or aluminum siding Wall sheathing Utility trim and starter trim Drip cap flashing J-channel and F-channel Outside corner posts Water resistance barrier/House wrap Trim for outside faucets Skirting All types of vents attached to the siding |
| Tornado | As classified by Environment Canada |
| Total Loss | Means when the building(s) are damaged to the point they are completely ruined or the building(s) are irreparable. |

| THIS ENDORSEMENT APPLIES TO | BASIS OF CLAIM PAYMENT |
|--|--|
| <p>Loss or damage insured by this policy that is caused by:</p> <ul style="list-style-type: none"> Hail Windstorm (except tornado) The weight of ice, snow, or sleet <p>To:</p> <ul style="list-style-type: none"> the roof(s) and or siding of the building(s) insured by this policy. <p>The endorsement will not apply in the event of a total loss of the insured building(s).</p> | <ul style="list-style-type: none"> Your claim will be settled on the basis of the Age Adjusted Reduction, not exceeding the applicable amount(s) of insurance for any loss or damage arising out of any one occurrence. The replacement or repair costs for the damage is subject to a reduction beginning from the age of the installation date of the roofing material and or the siding material to the date that the loss or damage occurred. This applies only to the specific types of roofing and siding materials listed below. |

| ROOFING MATERIAL | ANNUAL AGE ADJUSTED REDUCTION DURING FIRST 5 YEARS | ANNUAL AGE ADJUSTED REDUCTION STARTING AT YEAR 6 AND INCLUDING YEAR 10 | ANNUAL AGE ADJUSTED REDUCTION STARTING AT YEAR 11 | MAXIMUM AGE ADJUSTED REDUCTION |
|--|---|---|---|--------------------------------|
| Asphalt Shingle (Excluding Hail Resistant Class 4 Rated) | 0% per year | 2% per year | 5% per year | 75% |
| Flat Roof - Tar and Gravel Material or Membrane Material | 0% per year | 5% per year | 5% per year | |
| SIDING MATERIAL | ANNUAL AGE ADJUSTED REDUCTION DURING FIRST 10 YEARS | ANNUAL AGE ADJUSTED REDUCTION STARTING AT YEAR 11 AND INCLUDING YEAR 20 | | MAXIMUM AGE ADJUSTED REDUCTION |
| Vinyl and or Aluminum Siding | 0% per year | 5% per year | | 50% |

TO HELP UNDERSTAND HOW WE CALCULATE YOUR LOSS: Your asphalt shingle roof was installed in 2004. It was damaged during a 2020 windstorm. At that time, your roof was 16 years old. Using the chart, you may receive up to 60% of the cost to cover the damage. This is calculated as 0% for the first 5 years, then 2% for every year up to 10 years and then 5% for every year from 11 years up to 16 years. The total reduction is 40%.

DEDUCTIBLE

In the event of an insured loss to your roof and/or siding, we will apply the higher deductible to the loss. Either this endorsement deductible or your location deductible. If "Disappearing Deductible Endorsement" appears on the Certificate of Insurance, it will not apply in the event of a loss insured under this endorsement.

ADDITIONAL PAYMENT FOR LOSS MITIGATION

After an insured loss under this endorsement, we will pay an additional amount up to \$2,500 in total for all expenses incurred by you for the purchase and installation of approved loss prevention measures to upgrade your entire building(s) roof or your siding material or both to one of the following material(s) that is recognized by the Company as being resistant to hail.

| ROOFING MATERIAL | SIDING MATERIAL |
|---|---|
| <ul style="list-style-type: none">Class 4 Rated Hail Resistant Asphalt ShinglesConcrete tiles, Clay tiles, Slate TilesRubberWood Shakes or Wood Shingles | <ul style="list-style-type: none">Cement Fiber BoardMasonry (Brick, stone, cement) |
| NOTE: The replacement or repair must be completed within one (1) year of the date of loss. This additional payment only applies if the loss exceeds the applicable deductible. | |

All other terms and conditions of this policy remain unchanged.

02/2022

OVERLAND WATER ENDORSEMENT

The coverage provided by this form applies only to the risk to which it is attached, if specified on your Certificate of Insurance.

The coverages set out in this form are subject to the terms and limits of your policy, except where modified by this form, in which case the terms and limits of this form shall apply.

The amount of insurance provided by this endorsement as specified on your certificate of insurance.

| WHEN WE SAY | WHAT WE MEAN |
|-------------------|---|
| Single Occurrence | All events covered by this endorsement that occur within 96 consecutive hours during the term of the policy. The expiration of the policy will not reduce the 96-hour period. |

| WHAT IS COVERED | WHAT IS NOT COVERED (EXCLUSIONS) |
|---|---|
| <p>We will pay for any direct physical loss or damage from any single occurrence caused by:</p> <ul style="list-style-type: none">overland water meaning water that accumulates upon or submerges land which is usually dry resulting from:<ul style="list-style-type: none">the unusual and rapid accumulation or run off, of surface waters from any source, including but not limited to torrential rainfall, and the rapid or sudden melting of snow or icethe rising or, breaking out or the overflow of any body of fresh waterloss or damage caused concurrently by sudden and accidental backing up or escape of dirty water, wastewater or sewage within your dwelling/unit or detached private structures through a:<ul style="list-style-type: none">sewer on your premises;septic system on your premises;sump pump located within your dwelling or detached private structures <p>and overland water</p> <ul style="list-style-type: none">the sudden and accidental entrance through basement walls, foundations or floors of ground water or the rising of the water table in the ground, or by its pressure, leakage or seepage <p>We will only provide coverage for any insured loss or damage that occurs once this endorsement is effective.</p> | <p>These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequences to bring about the loss or damage.</p> <p>We do not insure loss or damage caused solely by:</p> <ul style="list-style-type: none">sudden and accidental backing up or escape of dirty water, wastewater or sewage within your dwelling/unit or detached private structures through a:<ul style="list-style-type: none">sewer on your premises;septic system on your premises;sump pump located within your dwelling or detached private structures. <p>We do not insure any loss or damage caused directly or indirectly by:</p> <ul style="list-style-type: none">flood (meaning waves, wave action, tides, tidal waves, tsunamis or the rising or, the breaking out or the overflow of any body of salt water, whether natural or man-made), spray, storm surge, ice or waterborne objects, all whether driven by wind or notany intentional breach of any structure constructed for the purpose of holding back, containing or controlling any body of water for any reason. These structures include but are not limited to dams, dikes or levees.continuous or repeated leakage or seepage of water through basement walls, foundations, floors, windows or doors whether or not you knew or ought to have known of the loss or damage that has occurred <p>In the event of loss or damage for which coverage is provided by this endorsement, the following clauses DO NOT apply:</p> <ul style="list-style-type: none">Guaranteed Replacement Cost;Single Limit of Insurance;Condominium Single Limit of Insurance Endorsement;Increased Condominium Single Limit of Insurance Endorsement. |

LIMIT OF COVERAGE

The total maximum amount we will pay under this endorsement for all loss or damage from any single occurrence will be the location coverage as specified on your Certificate of Property Insurance unless a limit is specified on your Certificate of Property Insurance for this endorsement, then the total maximum payable will be that specified limit.

DEDUCTIBLE

We are responsible only for the amount by which the loss or damage covered by this endorsement exceeds the amount of the deductible shown for this endorsement indicated on your Certificate of Insurance.

If "Disappearing Deductible" appears on the Certificate of Insurance, it will not apply in the event of a loss insured under this endorsement.

All other terms and conditions under this policy remain unchanged.

02/2022

SEWER BACKUP ENDORSEMENT

The coverage provided by this form applies only to the risk to which it is attached, if specified on your Certificate of Insurance.

The coverages set out in this form are subject to the terms and limits of your policy, except where modified by this form, in which case the terms and limits of this form shall apply.

| The amount of insurance provided by this endorsement as specified on your certificate of insurance. | |
|---|---|
| WHEN WE SAY | WHAT WE MEAN |
| Single Occurrence | All events covered by this endorsement that occur within 96 consecutive hours during the term of the policy. The expiration of the policy will not reduce the 96-hour period. |

| WHAT IS COVERED | WHAT IS NOT COVERED (EXCLUSIONS) |
|---|---|
| <p>We will pay for any direct physical loss or damage from any single occurrence caused by:</p> <ul style="list-style-type: none">sudden and accidental backing up or escape of dirty water, wastewater or sewage within your dwelling/unit or detached private structures through a:<ul style="list-style-type: none">sewer inside your premises;septic system on your premises;sump pump located within your dwelling or detached private structures. <p>We will only provide coverage for any insured loss or damage that occurs once this endorsement is effective.</p> | <p>These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequences to bring about the loss or damage.</p> <p>We do not insure any loss or damage caused directly or indirectly by:</p> <ul style="list-style-type: none">flood (meaning waves, wave action, tides, tidal waves, tsunamis or the rising or, the breaking out or the overflow of any body of salt water, whether natural or man-made), spray, storm surge, ice or waterborne objects, all whether driven by wind or notoverland water meaning water that accumulates upon or submerges land which is usually dry resulting from:<ul style="list-style-type: none">the unusual and rapid accumulation or run off, of surface waters from any source, including but not limited to torrential rainfall, and the rapid or sudden melting of snow or icethe rising or, breaking out or the overflow of any body of fresh watersewer backup resulting from flood or overland water if there is ANY evidence of flood water or overland water in the dwelling/unit or detached private structures where the sewer backup loss occurred, and the entry point of the flood water or overland water was from a point other than sewer backupwater borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain located outside of your premises or on the exterior of your dwelling/unit or detached private structure, including gutters, rainwater pipes, downspouts, or underground drainage systemsany intentional breach of any structure constructed for the purpose of holding back, containing or controlling any body of water for any reason. These structures include but are not limited to dams, dikes or levees.Continuous or repeated leakage or seepage or by its pressure of water, ground water or the rising of the water table in the ground through basement walls, foundations, floors, windows or doors whether or not you knew or ought to have known of the loss or damage that has occurredthe sudden and accidental entrance through basement walls, foundations or floors of ground water or the rising of the water table in the ground, or by its pressure, leakage or seepage <p>In the event of loss or damage for which coverage is provided by this endorsement, the following clauses DO NOT apply:</p> <ul style="list-style-type: none">Guaranteed Replacement Cost;Single Limit of Insurance;Condominium Single Limit of Insurance Endorsement;Increased Condominium Single Limit of Insurance Endorsement. |

LIMIT OF COVERAGE

The total maximum amount we will pay under this endorsement for all loss or damage from any single occurrence will be the location coverage as specified on your Certificate of Property Insurance unless a limit is specified on your Certificate of Property Insurance for this endorsement, then the total maximum payable will be that specified limit.

DEDUCTIBLE

We are responsible only for the amount by which the loss or damage covered by this endorsement exceeds the amount of the deductible shown for this endorsement indicated on your Certificate of Insurance.

ADDITIONAL PAYMENT FOR LOSS MITIGATION

After an insured loss under this endorsement, we will pay an additional amount up to \$1,000 for expenses incurred by you for the purchase and installation of approved loss prevention measures to potentially reduce the damage in your dwelling should the same loss occur again.

Approved loss prevention measures include:

- a mainline normally open back flow valve
- a sump pump or a higher capacity sump pump and a backup power system for your sump pump.

This additional coverage only applies if the loss exceeds the deductible.

All other terms and conditions under this policy remain unchanged.

. 02/2022

STANDARD MORTGAGE CLAUSE

(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 occupancy 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.

- 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 - (Excluding Province of Quebec)** - The term of mortgage clause coincides with the term of the policy; PROVIDED ALWAYS that 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.
Termination (Province of Quebec) - The term of this Mortgage Clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy by Article 2477 and 2478 of the Civil Code of Quebec, but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the 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 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.

Privacy Information

Our Privacy Policy And Commitment To Protecting Your Privacy

Aviva Canada Inc. and our member companies¹ ("Aviva") are committed to protecting and keeping private our policyholders' Personal Information. Our Privacy Policy sets out principles on the collection, retention, use and disclosure of Personal Information. All employees are required to comply with the Privacy Policy in the execution of their daily activities.

At Aviva we identify to our customers the purpose for collecting their Personal Information at or prior to its actual collection. Our customers in turn must consent to its collection implicitly, or expressly in order for us to use it for those purposes. We are committed to ensure that the Personal Information collected on our customers is only used for the purpose for which it was originally intended.

Aviva shall collect, retain, use and disclose your Personal Information in accordance with our Privacy Policy. If we require your Personal Information for any other purpose other than as identified in our Privacy Policy, Aviva will seek your consent prior to using it.

We issue an insurance policy with the understanding that, in addition to providing your consent, you have obtained the consent from all persons named in your insurance policy for the collection, retention, use and disclosure of their Personal Information, for the purposes we have identified.

What We Will NOT Do With Your Information

We **do not** sell customer information to anyone. Nor do we share customer information with organizations outside of our member companies that would use it to contact you about their own products or services.

We Strive To Protect Your Personal Information

All employees, independent brokers, agents, suppliers, and others as permitted by the criteria outlined in our Privacy Policy, who are granted access to customer records, understand the importance of keeping this information protected and confidential. They are clearly advised they are to use the information only for the purposes intended.

We've also established physical and systems safeguards, along with the proper processes, to protect customer information from unauthorized access or use.

The member companies of Aviva Canada Inc. may internally share your Personal Information as permitted by the Privacy Policy. We may also use service providers located outside of Canada or related companies located outside of Canada to collect, use, retain or disclose your Personal Information as permitted by the criteria outlined in our Privacy Policy. In such circumstances, we will attempt to contractually protect your Personal Information, however, it may be subject to the laws of that jurisdiction and may be accessed by the courts, law enforcement and national security services of that jurisdiction.

Your Privacy Choices

You may withdraw your consent at any time (subject to legal or contractual obligations and on providing us reasonable notice) by contacting our Privacy Officer in writing. Please be aware that withdrawing your consent may prevent us from providing you with any requested product or service.

We may amend our Privacy Policy from time to time. For a copy of our Privacy Policy or for more information about our Privacy Policy and procedures, our member companies or to view jurisdictions where your Personal Information may be collected, used, retained or disclosed, please visit our website at aviva.ca, or contact our Privacy Officer at:

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¹Aviva Canada Inc. insurance companies include:

- Aviva General Insurance Company
- Aviva Insurance Company of Canada
- Elite Insurance Company
- Pilot Insurance Company
- S&Y Insurance Company
- Scottish & York Insurance Co. Limited
- Traders General Insurance Company

