



John, your home insurance has been updated.
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 Professional Engineers Ontario.

JOHN SHOUST
137 NIAGARA ST
TORONTO ON M5V 1C6

See below and next page for details of your updated coverage.

EFFECTIVE DATE OF CHANGE(S): October 20, 2025

TERM OF YOUR COVERAGE: August 31, 2025 - August 31, 2026

POLICY NUMBER: 00106008263

PREMIUM OF YOUR PLAN

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

YOUR ANNUAL PREMIUM..... \$3,936.00
Applicable taxes and fees are not included. For complete details, please refer to your invoice.

Enclosed are your policy documents, confirming recent changes that you made to your insurance. Please review these documents and contact us with any questions.



For more information,
visit tdinsurance.com/home

The most convenient way to manage your insurance online!

Register today for MyInsurance at
myinsurance.tdinsurance.com

With MyInsurance, you simply go online to:

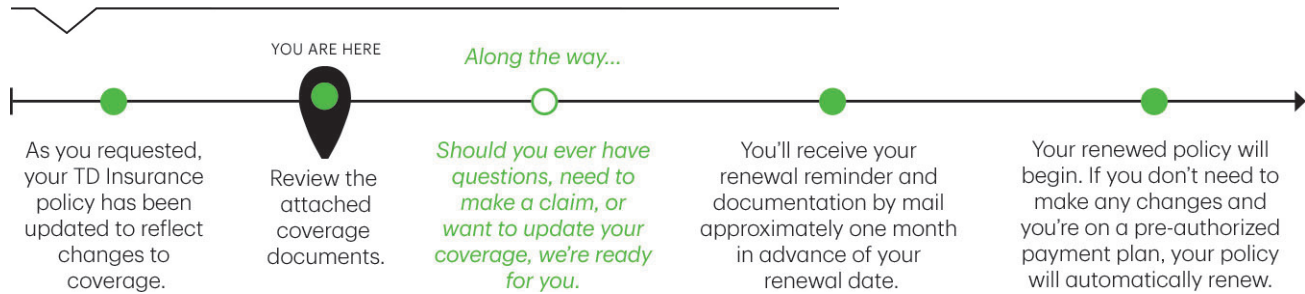
- View your billing details and apply requested changes
- Request a permanent proof of insurance or print off a temporary one (pink card)
- View your home and auto coverage details
- Track your claims status and access your Total Loss document digitally

Or download our mobile app at
tdinsurance.com/tdimm/mobile-apps

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

John, we're ready for you.

Your insurance journey



Changes to your coverage

Below are highlights of the changes you requested to your coverage. For full details, please review your updated policy documents.

ADDRESS	CHANGE(S)
137 DOWLING AVE TORONTO ON M6K 3A9	MODIFIED - Roof and Siding Depreciation

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



Home Insurance Policy Change Details

Policy no.: **00106008263** Account no.: **0048453308**
Insured by: **Security National Insurance Company**
Policy term: **August 31, 2025 to August 31, 2026**
Change effective date: **October 20, 2025**

Payment Summary

Total term premium prior to change (excluding taxes): **\$3,966.00**
New term premium following change (excluding taxes): **\$3,936.00**
Premium adjustment as of effective date of change to end of policy term: **\$26.00CR**
Taxes: **\$2.07CR**
Total adjusted amount: **\$28.07CR**
Total remaining balance excluding fees: **\$3,184.39**

Confirmation of Pre-Authorized Debits Agreement

Thank you for your payment. Your pre-authorized debit payments including installment fees, will be withdrawn in 9 installments on the dates below.

Date & Premium		Taxes	Installment Fees	Total Amount Including Taxes and Fees
November 1, 2025	\$327.62	\$26.21	\$9.86	\$363.69
December 1, 2025	\$327.61	\$26.21	\$9.83	\$363.65
January 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65
February 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65
March 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65
April 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65
May 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65
June 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65
July 1, 2026	\$327.61	\$26.21	\$9.83	\$363.65

Please verify your banking information below and contact us if any changes are required. The first digits have been concealed to protect your personal information.

Name of bank account holder(s): **John Shoust**
Financial institution: **Royal Bank of Canada**
Transit number: *****34**
Account number: *****4828**
PAD category: **Personal**

Please note that an administration fee of \$35.00 will be charged when there are insufficient funds for withdrawals. Payments 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. See reverse side for information about pre-authorized debits.

Invoice

Invoice date: **October 20, 2025**

You're benefiting from these savings.

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

Questions?

If you have questions about your invoice, visit us online at 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

When it's time to renew your policy, rest assured that your coverage will not be interrupted and your payments will be automatically withdrawn, up to 45 days prior to the renewal date. We will be sure to send you details of your payments before your renewal date.

Important Information about your Pre-Authorized Debits (“PAD”)

Important Information about your Pre-Authorized Debits (“PAD”).

The requirements of the Canadian Payments Association (“CPA”) are subject to the following conditions for all new PAD Agreements.

- **By previously entering into a PAD Agreement with us, you authorized us to reduce the standard notice period for confirmation of your payment schedule and the date and amount of your first withdrawal from ten 10 calendar days to three 3 calendar days before your first PAD payment.**
- **You also agreed to waive your right to receive the standard period of pre-notification for any changes to the amount or date of your PAD payments.**
- You may cancel your PAD Agreement by giving us notice at least fifteen (15) days before the next scheduled PAD.
- In the event that your premium payments are not up to date, you also authorize us to make a one-time withdrawal for the amount of all the back premiums owing, and then resume the automatic withdrawal plan.

You have certain recourse rights if any debit does not comply with these terms. For example, you have the right to receive a reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.payments.ca.



John, we're ready for you.

Coverage Summary Page

POLICY NUMBER: 00106008263
INSURANCE ISSUED BY: Security National Insurance Company
EFFECTIVE DATE (Y-M-D): October 20, 2025 at 1:24 p.m.
TERM OF YOUR COVERAGE: 2025-08-31 to 2026-08-31

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:
RENTAL HOME: 137 DOWLING AVE, TORONTO ON M6K 3A9

NAMED INSURED(S): John Shoust
ADDITIONAL INSURED(S): 2479146 ONT INCORPRATED for Coverage A and E
JOHN P SHOUST for Coverage A and E
MORTGAGEE(S): Royal Bank of Canada

AMOUNTS(\$) **PREMIUMS(\$)**



HOME AND BELONGINGS

Coverage A - Dwelling Building: <i>Your house</i>	\$1,993,000	\$3,469
Coverage B - Personal Property: <i>Your belongings</i>	\$0	Included
Coverage C - Fair Rental Value: The amount of rent you would have received when your property rented to others is made unfit for occupancy	\$402,000	Included
Inflation Protection included		
Enhanced Reconstruction Cost: <i>up to 125% of the amount of insurance written on the Coverage Summary page for Coverage A – Dwelling Building.</i>		Included



DEDUCTIBLE

Base Deductible:	\$5,000
• <i>This is the policy base deductible and the amount you have to pay</i>	
• <i>Specific deductibles may apply to certain coverages</i>	

(over, please)

John, we're ready for you.

Coverage Summary Page

POLICY NUMBER: 00106008263
INSURANCE ISSUED BY: Security National Insurance Company
EFFECTIVE DATE (Y-M-D): October 20, 2025 at 1:24 p.m.
TERM OF YOUR COVERAGE: 2025-08-31 to 2026-08-31

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

These coverages apply specifically to the following location:
RENTAL HOME: 137 DOWLING AVE, TORONTO ON M6K 3A9
For more details regarding the Insureds, please refer to top of first section for this location.

	AMOUNTS(\$)	PREMIUMS(\$)
--	-------------	--------------



WATER DAMAGE

Extended Water Damage: *Sewer backup - Sump overflow - Surface water - Ground water - Overland water* \$25,000 \$467
Deductible: \$5,000
Ice Damming and Roof Drain Backup: *Water entering the roof due to ice damming or blocked drain* Included



ADDITIONAL RISKS

Roof and Siding Depreciation Included
Depreciated settlement amount for loss or damage to your roof and siding caused by windstorm or hail.
Roof Age – Material: 7 - Asphalt shingles
Based on roof age and material shown above:
Roof percentage payment would be: 90.00%
Percentage may vary should information change.
Siding percentage payment may be different, refer to the endorsement.

(see next page)




John, we're ready for you.


Coverage Summary Page

POLICY NUMBER: 00106008263
INSURANCE ISSUED BY: Security National Insurance Company
EFFECTIVE DATE (Y-M-D): October 20, 2025 at 1:24 p.m.
TERM OF YOUR COVERAGE: 2025-08-31 to 2026-08-31

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(\$)
 LIABILITY		
Coverage E - Legal Liability: Coverage for unintentional injury or damage caused to others <i>Premises Liability: Coverage for unintentional injury or damage caused to others</i>	\$1,000,000	Included
Coverage F – Voluntary Medical Payment: Reimbursement of medical or funeral expenses in case of unintentional accident caused to others	\$50,000	Included
Coverage G – Voluntary Payment for Damage to Property: <i>Reimbursement for property damage caused to others</i>	\$50,000	Included
Coverage H – Voluntary Compensation for Residence Employees: <i>Reimbursement of indemnity or funeral expenses if your residence employee sustains bodily injury</i>		Included

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. \$3,936.00
CHANGE IN PREMIUM. \$26.00CR
* 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-Home Savings
*Multi-line discount



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 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 00106008263

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