

TERRITORY DEFINITIONS

HYDRANT – Risk is located within 300 metres or 1,000 feet of a fire hydrant connected to a municipal water supply and within 13 kilometres (8 miles), by road that is open year-round, of a responding fire hall.

FIRE HALL – Risk is located within 13 kilometres (8 miles), by road that is open year round, of a responding fire hall and beyond 300 metres or 1,000 feet of a fire hydrant connected to a municipal water supply.

UNPROTECTED – Risk is beyond 300 metres or 1,000 feet of a fire hydrant connected to a municipal water supply and beyond 13 kilometres (8 miles), by road that is open year round, of a responding fire hall.

RENTED DWELLINGS

TARGET MARKET

The rented dwelling program is available to customers who have their principal residence insured with us. We seek to write dwellings where the owners are actively involved in their maintenance and upkeep. The rented dwelling exposure should be an incidental source of income. We will not write stand-alone rented dwellings.

There are 2 rented dwelling policy forms available:

- Rented Dwelling Comprehensive Form providing All Risk coverage.
- Rented Dwelling Fire and Extended Coverage Form providing Named Perils coverage and containing an 80% Co-Insurance Clause.

See ***'Binding Authority' for 'Risks You Must Refer Before Binding' & 'Risks We do Not Write'***

Coverage or additional perils may not be increased, added or bound for any new or existing risks or structure in the imminent path of a major weather event, earthquake, forest fire, hurricane or flood when significant damage from the insured peril is highly probable; or if the area is under a mandatory evacuation notice or alert. **** Refer to the Binding Authority section for Specific Limitations ****

ELIGIBILITY

- insured to 100% of replacement cost (including debris removal fees)
- Inspected every 6 months by the owner, property management company or caretaker, and include walk around of the exterior and walk-through of interior of dwelling and/or units
- Photos may be required if google street view and/or rental listings are unavailable
- Approved Primary Heating required.
- Used for private residential purposes – no business, commercial, manufacturing use or occupancy.
- Must have an initial 12-month lease (minimum) to qualify for Rented Dwelling Comprehensive.
- Maximum 2 mortgages per location.
- Maximum of 6 rented dwellings, or units including condominiums in any given combination
- Each unit within a dwelling has their own entrances, kitchens, and bathrooms
- Maximum of 4 units within a rented dwelling

PERSONAL INSURANCE PRODUCT MANUAL

MISCELLANEOUS

- No more than 2 unrelated families, individuals or combination of per unit/household
- Verify and add a policy note with responses to the following questions*:
 - How many rental units does the insured own in total? This includes with another carrier
 - How many unrelated families, individual, or combination reside or will reside in the dwelling/unit(s)?
 - How often is the interior and exterior of the dwelling/unit inspected?
 - Who is responsible for dwelling inspections and/or maintenance? If this is a property management company, the name of the company must be provided
 - What is the basis of the rental agreement? Month to month, annual lease, etc.
 - How was the condition of the dwelling verified? (Google Street View, rental listing, photos)

**Mandatory at the time of new business, addition of new risk, or change in occupancy*

- Manufactured / Mobile Homes:
 - Are eligible for Fire & EC
 - If on solid concrete or asphalt pad are eligible for Comprehensive.
 - Must be skirted.
 - Must be tie downs.

See Binding Authority Rules Mobile / Manufactured Home Section for all eligibility criteria.

AMOUNT OF INSURANCE

- Must be insured to 100% of estimated replacement cost based on an approved home evaluator.
- Minimum Amount - \$120,000

DEDUCTIBLE

- The standard policy deductible is \$500 unless otherwise stated in the policy.
- The purchased deductible applies, except for losses caused by tenants under Insured Peril - Vandalism or Malicious Acts. Then the minimum deductible is two times the purchased deductible amount shown on the coverage summary page.
- Other deductible options are:
 - \$1,000, \$2,000, \$2,500, \$3,000, \$3,500, \$4,000, \$4,500, \$5,000, \$7,500
- Apply to company for higher deductibles.

WATER DAMAGE DEDUCTIBLE

- The greater of a \$2,000 Water Damage Deductible or, the deductible amount shown on the Coverage Summary page applies to all water losses, including those covered by the optional Enhanced Water Damage Package.
- A policy level deductible may be applied for all water losses - \$50 charge (refer to Water Damage Deductible Buy Back Option in the Endorsement section).

COMPARISON CHART

This chart is general in nature; refer to policy wordings for specific details.

COVERAGES	ITEM	COMPREHENSIVE (All Risk)	FIRE & EC (Named Perils)
Dwelling Building	Building fixtures and fittings temporarily removed for repair or storage	Included	May apply up to 10% of Coverage A. Does not increase total coverage
	Outdoor trees, and shrubs, excluding cannabis plants	May apply up to 5% of Coverage A – Dwelling Building (to a max. of \$1,000 per tree, shrub, or plant)	No coverage
Additional Buildings	Additional Buildings (Detached Private Structures)	Additional amount up to 10% of Coverage A – Dwelling Building	May apply up to 10% of Coverage A – Dwelling Building
Personal Property	Landlord's Contents	Additional 10% of Coverage A	Available for purchase
Fair Rental Value	Fair rental value (Total limit per occurrence, regardless of the length of time it takes to rebuild)	Additional 20% of Coverage A – Dwelling Building	Available for purchase
	Prohibited Access by Civil Authority	Included – 30 days	Included if Fair Rental Value is purchased

COVERAGES	ITEM	COMPREHENSIVE (All Risk)	FIRE & EC (Named Perils)
Additional Coverages	Debris removal	Included Additional 5% of Coverage A	Included - Does not increase total coverage
	Fire Department Charges	Included – No deductible applies	Not Included
	By-Laws	Up to \$30,000	Up to \$30,000
Claims Settlement	Guaranteed Replacement Cost – Coverage A – Dwelling Building	Included	Not Included Replacement Cost only and subject to 80% co-insurance
	Replacement Cost – Personal Property	Included	Not Available
Liability Coverages	Personal Liability	Not Included	Not Included
	Premises Liability	Included	Included
	Voluntary Medical Payments	\$5,000	\$2,500
	Voluntary Payment for Damage to Property	\$1,000	\$1,000

Note 1 – Enhanced Water Damage Package (EWDP) is available for an additional charge (refer to Endorsement section for details)

Note 2 – Subject to the greater of \$2,000 deductible or the deductible amount shown on the coverage summary page for Water Damage (including the Enhanced Water Damage Package)

RATES

RENTED DWELLINGS

Rates will only be available through online rating tools. Please ensure a comparative rating engine is used to determine premiums.

SEASONAL DWELLING - SEASONAL HOMEOWNERS BROAD FORM

See '**Binding Authority**' for '**Risks You Must Refer Before Binding**' & '**Risks We do Not Write**'

Coverage or additional perils may not be increased, added or bound for any new or existing risks or structure in the imminent path of a major weather event, earthquake, forest fire, hurricane or flood when significant damage from the insured peril is highly probable; or if the area is under a mandatory evacuation notice or alert. **** Refer to the Binding Authority section for Specific Limitations ****

ELIGIBILITY

- Minimum amount of coverage is \$120,000
- Principal residence insured through Intact Insurance
- Stand-alone seasonal residences may be written with underwriting approval
- Occupied by Named Insured and used exclusively for private residential purposes as a seasonal residence
- Single family only
- No business use
- Must be occupied at least once every 90 days
- Must have 100 amps service
- Approved primary heating required (refer to Source of Heat Section for restricted oil tanks).
- Guaranteed Replacement Cost on the Dwelling must be requested
- Access by responding fire department by means of a public road kept open 12 months of the year
- Dwellings must be insured 100% to value (including Debris Removal fees) based on a completed Intact approved Home Evaluator or reasonable professional evaluation
- Photographs of front and back of location may be required if Google Street View is insufficient or unavailable
- No permanently parked trailers, permanently affixed trailers, or park models
- Manufactured homes on concrete pier / block / asphalt foundation

DISCOUNTS

Included in rating (refer to discount section)

DEDUCTIBLE OPTIONS

- The standard policy deductible of \$1,000 applies to all physical damage losses (excluding water damage) unless otherwise stated in the policy wording
 - The deductible can be reduced to \$500 if it meets the following criteria:
 - No claims in the last 5 years
 - An approved home evaluator
- Deductible options are available as follows:

DEDUCTIBLE AMOUNT	DISCOUNT
\$1,000	Included in rating
\$2,000	
\$2,500	

WATER DAMAGE DEDUCTIBLE

- The greater of a \$2,000 Water Damage Deductible or, the deductible amount shown on the Coverage Summary page applies to all water losses (including those covered by the optional Enhanced Water Damage Package)
- A policy level deductible may be applied for all water losses - 30% surcharge on the Water Peril, Sewer Back Up, Overland Water and optional Ground Water coverage (refer to Water Damage Deductible Buy Back Option in the Endorsement section)

RATES**SEASONAL HOMEOWNER BROAD FORM**

Rates will only be available through online rating tools. Please ensure a comparative rating engine is used to determine premiums.

SEASONAL DWELLING - BUILDING AND / OR CONTENTS RIDER**TARGET MARKET**

This program is designed to insure residences which are occupied by the insured on a seasonal basis. Cottages would be insured under this program. The level of coverage for this program is on a Fire and Extended Coverages basis.

See ***'Binding Authority' for 'Risks You Must Refer Before Binding' & 'Risks We do Not Write'***

Coverage or additional perils may not be increased, added or bound for any new or existing risks or structure in the imminent path of a major weather event, earthquake, forest fire, hurricane or flood when significant damage from the insured peril is highly probable; or if the area is under a mandatory evacuation notice or alert. **** Refer to the Binding Authority section for Specific Limitations ****

ELIGIBILITY

- Minimum amount of insurance for building is \$25,000 and minimum contents amount is \$5,000
- The residence must be used exclusively for private residential purposes on an intermittent basis for all or part of the year
- Log homes (must apply Endorsement 121S) – see endorsement section
- Must be well maintained
- Photographs of front and back of location may be required if Google Street View is insufficient or unavailable
- Trailers permanently affixed to one site, wheels removed, on blocks, and skirted
- Dwellings must be insured 100% to value (including Debris Removal fees) based on a completed Intact approved Home Evaluator or reasonable professional evaluation
- Refer to Source of Heat Section for restricted oil tanks
- Manufactured / Mobile Homes:
 - Are eligible for Fire & EC
 - Must be skirted.
 - Must have tie downs

See Binding Authority Rules Mobile / Manufactured Home section for all eligibility criteria

DEDUCTIBLE

- The minimum policy deductible is \$1,000 to all physical damage losses unless otherwise stated in the policy.
 - The deductible can be reduced to \$500 if it meets the following criteria:
 - No claims in the last 5 years
 - An approved home evaluator
- Deductible options are available as follows:

DEDUCTIBLE AMOUNT	DISCOUNT
\$1,000	Included in rating
\$2,000	
\$2,500	

WATER DAMAGE DEDUCTIBLE

- The greater of a \$2,000 Water Damage Deductible or, the deductible amount shown on the Coverage Summary page applies to all water losses.
- A policy level deductible may be applied for all water losses - \$50 charge (refer to Water Damage Deductible Buy Back Option in the Endorsement section).

COMPARISON CHART

This chart is general in nature; refer to policy wordings for specific details.

COVERAGES	ITEM	FIRE & EC (Named Perils)	BROAD
Perils Insured		Named Perils	Building – All Risks Personal Property – Named Perils
Coverage A - Dwelling Building	Building Fixtures and Fittings	Optional – 10% of Dwelling Amount	Up to Dwelling Amount
	Outdoor Trees, Shrubs	Not included	5% of Dwelling Amount (up to maximum of \$1,000 per tree, shrub, or plant)

COVERAGES	ITEM	FIRE & EC (Named Perils)	BROAD
Coverage B - Additional Buildings	Additional Buildings	Optional – 10% of Dwelling Amount	10% of Coverage A
Coverage C - Personal Property	Personal Property	Optional	Named Perils – 60% of Coverage A
Coverage D – Loss of Use of Dwelling	Prohibited Access by Civil Authority	Not included	30 days
	Loss of Use of Your Dwelling	Not included	Included
	Additional Living Expenses	Not included	Included
Additional Coverages	Debris Removal	Included	Additional 5% of Coverage A
	Freezer Foods	Not included	Contents Limit
	Fire Department Charges	Not included	Included
	Enhanced Water Damage Package	Not available	Optional
	Franchise Deductible (<i>disappearing deductible</i>)	Not included	Not included
	Collapse due to Weight of Ice Snow, and Sleet	Not included	Covered
	Electricity	Not included	Covered
	Mass Evacuation	Not included	Covered
	Lock Repair and Replacement	Included	Included
	By-Laws Coverage	Not included	\$30,000
	Burglary & Robbery	Optional	Included
	Vandalism & Malicious Acts	Optional	Included

PERSONAL INSURANCE PRODUCT MANUAL

MISCELLANEOUS

COVERAGES	ITEM	FIRE & EC (Named Perils)	BROAD
Claims Settlement	Guaranteed Replacement Cost	Not included	To be applied manually by user
	Replacement Cost – Building	Not available	Included
	Replacement Cost – Personal Property	Not available	Included
Coverage E – Personal Liability	Limits	Included	Included
Coverage F – Voluntary Medical Payments		\$2,500	\$2,500
Coverage G – Voluntary Payment for Damage to Property		\$1,000	\$1,000
	For All Insured Losses		
Special Limits	Garden-type tractors including attachment and accessories	\$5,000	No Special Limit
	Watercraft, their furnishings, equipment, accessories, and motors	\$1,000	\$3,000
	Cannabis in all consumable forms and cannabis plants, except for medicinal use	\$500	\$500
	Bullion, money, or cash cards		500
	Business property <i>only while on your premises</i>	\$5,000	\$7,500
	Securities		\$3,000
	Utility Trailers		\$1,000
	Spare automobile parts		\$1,000
Special Limits	For Theft Losses		
	Coin, banknote collections		\$1,000
	Collectible cards & comic books		\$5,000
	Luggage, pet carriers and handbags, including but not limited to, purses, wallets, totes, clutches, carrier bags and other		\$10,000

COVERAGES	ITEM	FIRE & EC (Named Perils)	BROAD
	items of similar nature		
	Each bicycle, e-bike, its equipment, and accessories		\$1,000
	Stamp Collections		\$1,000
	Jewellery, watches, gems, furs		\$3,000

Note 1 – Enhanced Water Damage Package (EWDP) is available for an additional charge (refer to Endorsement section for details)

Note 2 – Subject to the greater of \$2,000 deductible or the deductible amount shown on the coverage summary page for Water Damage (including the Enhanced Water Damage Package)

RATES

SEASONAL DWELLING

Rates will only be available through online rating tools. Please ensure a comparative rating engine is used to determine premiums.

MINIMUM AMOUNT OF INSURANCE

- Building \$25,000
- Contents \$5,000

TRAVELWELL®

This program is administered by CanAm Special Risk Insurance Agency and underwritten by The Manufacturers Life Insurance Company (Manulife Financial). The travel assistance and claims services are provided by Active Care Management.

COVERAGE

TravelWell offers two plans:

- **BASIC (EMERGENCY MEDICAL)**
 - Worldwide emergency medical coverage for the insured, spouse, children and, grandchildren for up to 30 days while travelling outside their province of permanent residence.
- **ALL INCLUSIVE**
 - Worldwide emergency medical coverage for the insured, spouse, children and, grandchildren for up to 30 days while travelling outside their province of permanent residence.
 - PLUS: Trip cancellation, trip interruption, baggage loss or damage and baggage delay.

ELIGIBILITY

- TravelWell can only be added to an Intact Insurance homeowners, tenants, or condominium principal residence policy.
- Insured(s) must be a resident of Canada and covered under a government health insurance plan for the entire duration of their trip.
- All insured(s) must be at least thirty (30) days of age and under 75 years of age.
- Insured(s) must not have been advised of any of the *medical condition noted below.

* Medical Condition - Insured(s) must not:

- Have been advised by a physician to avoid travel at this time
- Have a terminal illness for which a physician has estimated you have less than (6) six months to live
- Have metastatic cancer (cancer that has spread from the original site to another place in your body)
- Require kidney dialysis
- Have been prescribed or used home oxygen for the last (12) twelve months

PERSONAL INSURANCE PRODUCT MANUAL

MISCELLANEOUS

- Insured(s) can never have had a bone marrow, stem cell or organ transplant (except corneal transplant).

To be eligible for Trip Cancellation Coverage, you must have purchased the All Inclusive Plan and your trip must have been booked no longer than 48 hours prior to the effective date of this policy. If your trip cost is over the policy coverage limit, you must purchase additional coverage from CanAm Insurance. Refer to the Top-up section.

Note: Travel Advisories (Level 3 – Avoid non-essential travel and Level 4 – Avoid all travel) may impact Emergency Medical coverages and Travel Cancellation and Interruption coverages. Refer to the policy wordings or contact the Travelwell Processing Centre for more details.

RATES

- Rates are per “family” based on the age of the oldest insured person.

BASIC EMERGENCY MEDICAL PLAN / PACKAGE

AGE RANGE	RATE
0-59 years	\$182
60-64 years	\$341
65-69 years	\$530
70-74 years	\$1,073

ALL INCLUSIVE PLAN / PACKAGE

AGE RANGE	RATE
0-59 years	\$398
60-64 years	\$602
65-69 years	\$841
70-74 years	\$1,396
The trip cancellation / interruption portion of the All Inclusive plan is subject to HST	

BENEFITS - INSURED

- Provides comprehensive protection plan for all insured family members for one competitive annual premium.
- 24/7 worldwide medical and travel assistance.
- Covers multiple trips of 30 days each.

PERSONAL INSURANCE PRODUCT MANUAL

MISCELLANEOUS

- Year-round protection for trips outside the province of residence (ex. shopping in US, ski trips, etc.).
- Direct billing for most medical services (when possible).
- Hassle-free enrollment – No medical questionnaire required.

BENEFITS - BROKER

- Ability to offer coverage not available through other Property and Casualty companies.
- Increased revenue.
- Increased product density.
- Improved retention.
- Licensing requirement – General license (if sold as an endorsement to a property policy)

COVERAGE CHART

This is a guide only, refer to wording for all coverages, exclusions, limitations, definitions, and additional benefits.

BASIC (EMERGENCY MEDICAL) PLAN	
Coverage Limit	Up to \$5,000,000
Pre-existing Medical Conditions – Including heart and lung conditions	Period of Stability Required: <ul style="list-style-type: none"> • Up to age 64 – condition must be stable for 90 days prior to departure date. • Age 65 through 74 – condition must be stable for 365 days prior to departure date.
Physician and hospital fees	Included
Private Nurse while in hospital	Included
Emergency Dental Treatment	<ul style="list-style-type: none"> • \$2,000 during the trip • \$1,000 for necessary treatment after return home (up to 90 days after accident). • \$300 for relief of dental pain.
Emergency prescription drugs	Included
Licensed Chiropractor, Osteopath, Physiotherapist, Chiropodist or Podiatrist.	\$300 per profession
Licensed Ambulance	Included
Emergency Air Ambulance / Medical Transport	Included
Return of Vehicle	Up to \$2,000
Airfare to Return Home for Treatment	Included
Living Allowance for trip delay	\$150/day to maximum of \$1,500

BASIC (EMERGENCY MEDICAL) PLAN	
Expenses to bring someone to your bedside (if you are travelling alone)	<ul style="list-style-type: none"> • When hospitalized for 3 days or more (immediately if a child), economy class fare via the most cost-effective itinerary will be provided for someone to be with the insured. • \$300 for hotel/meals. • Coverage extended to include this person.
Expenses related to your death	<ul style="list-style-type: none"> • Return home of your body • Return home of your ashes • Plus, up to \$3,000 for your burial where you die.
Pregnancy, Delivery, or Complications	Excludes your pregnancy, delivery, or complications of either, arising 9 weeks before the expected date of delivery or 9 weeks after.
Child, Children	<p>Included:</p> <ul style="list-style-type: none"> • Unmarried dependent son or daughter, grandson, or granddaughter under the age 21 or, • If full-time students under the age of 26 • Unmarried dependent son or daughter, grandson, or granddaughter of any age, if mentally or physically disabled. • Grandchildren must be travelling with the grandparents insured under this policy.
Medical Concierge Services / Standby MD	<p>Worldwide on-demand directional care program which is 24/7/365 available</p> <ul style="list-style-type: none"> • Multiple levels of personalized care • Tele-consultation for eligible cases • A network of visiting physicians • In-network clinics close to the patient • In-network ERs located close to the patient only if necessary <p>In addition, when you travel to the United States, Standby MD offers the following services:</p> <ul style="list-style-type: none"> • Same-day co-ordination and delivery of lost/forgotten prescription maintenance medication, eyeglasses or contact lenses and medical supplies.
Automatic Extension of Coverage	<ul style="list-style-type: none"> • Up to 72 hours when carrier delayed. • During hospitalization period of insured or travel companion plus up to 5 days after discharge from hospitalization.

BASIC (EMERGENCY MEDICAL) PLAN

	<ul style="list-style-type: none"> • Medical condition (not hospitalization) that prevents travel, up to 5 days coverage provided.
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ALL INCLUSIVE PLAN – BASIC EMERGENCY MEDICAL PLUS

*Trip Cancellation & Interruption	<ul style="list-style-type: none"> • \$3,000 per person per trip to a per person annual maximum of \$5,000
Baggage Loss or Damage	<ul style="list-style-type: none"> • \$1,000 per person per trip to a per person annual maximum of \$3,000
Baggage Delay	<ul style="list-style-type: none"> • \$500 per person per trip to a per person annual maximum of \$1,500

ADDITIONAL BENEFITS

Pre-Trip Information	<ul style="list-style-type: none"> • Passport & Visa information. • Health hazards advisory. • Weather information. • Currency exchange information. • Consulate and Embassy locations.
Medical Assistance Services	<ul style="list-style-type: none"> • Coverage verification and explanation. • Referral to a medical provider. • Arrange direct billing of covered expenses (when possible). • Monitor the medical condition and services provided. • Arrange for return transportation to a hospital in Canada if necessary.
Travel Assistance Services	<ul style="list-style-type: none"> • Assistance with lost, stolen, or delayed baggage. • Assistance in obtaining emergency cash. • Translation and interpreter services. • Emergency message services. • Help to replace lost or stolen airline tickets. • Assistance in obtaining prescription drugs. • Assistance in obtaining legal help or bail bond.

TOP-UPS FOR TRIPS LONGER THAN 30 DAYS

- Top-up coverage for trips exceeding 30 days may be available.
- Top-up coverage is not part of the TravelWell program, and a trip extension questionnaire will be required by CanAm Insurance.

- The trip extension questionnaire can be e-mailed or faxed into the processing centre. Alternatively, the insured can provide the information directly to a CanAm customer service representative.
- Top-ups can be purchased after the customer has left on their trip, as long as no losses are being presented, or the 30 days covered under this endorsement have not expired.
- Coverage for the trip extension is not bound until agreed to by CanAm Insurance.

PROCESSING

The Intact Insurance Property policy will be issued with TravelWell coverage shown on the Declaration page. The TravelWell card and policy wording will be issued and mailed separately by the TravelWell Processing Centre.



New Business	Submit the application.
Mid-term enrolments on existing property policies	Submit the application with the change request. Coverage can be added any time prior to departure. <ul style="list-style-type: none"> • Trip Cancellation Coverage must be purchased within 48 hours of booking a trip. Premium is pro-rated according to the policy expiry date.
Plan Type Change	Only allowed mid-term when coverage is upgraded. <ul style="list-style-type: none"> • Difference in premium is pro-rated. All other plan type changes should be made at Renewal.
Cancellation/deletion of coverage	Premium is fully earned if deleted mid-term. <ul style="list-style-type: none"> • At renewal (or within 30 days of renewal), if notified within 30 days of the renewal date, premium is credited in full.
If a trip is taken prior to the expiry date of the policy, the coverage will extend into the next term, if the renewal is in force.	

CLAIMS PROCEDURES

If an insured needs assistance/medical help, they must contact the Assistance Centre prior to receiving treatment.

24 Hour assistance, 365 days per year is available through TravelWell Active Care Management

- If an insured does not call the Assistance Centre, **20% co-insurance** will be applied.
- If it is medically impossible for an insured to call when an emergency happens, the **20% co-insurance** will not apply.

- Claims must be reported within thirty (30) days of occurrence.
- Proof of claim must be sent in within ninety (90) days of the date a claim has occurred, or the service was provided.
- Digital submissions of claims documents through the ACM TravelAid App are accepted.
- Any notices of claim or correspondence concerning a claim must be sent to:

Active Care Management

PO Box 1237, Station A, Windsor, Ontario N9A 6P8

CONTACT INFORMATION

Event of Emergency or Claim call ACM immediately	<ul style="list-style-type: none"> • 1-800-555-5631 Canada and United States • 1-519-251-7251 Collect to Canada from anywhere else in the world. • 24 Hour assistance, 365 days per year is available through the Active Care Management Assistance Centre: • Additional Benefits (After Medical Concierge Services by Standby MD)
For top-up or any individual over 74 years of age	<ul style="list-style-type: none"> • Go to www.canamins.com - Click on the Intact Insurance icon on the Broker Services page. • E-mail the request to TravelWell@canamins.com • Call 1-877-717-7267 or 1-519-974-3180
To obtain Replacement or Additional TravelWell Card	<ul style="list-style-type: none"> • Call 1-877-717-7267 or 1-519-974-3180
Temporary Card Request	<ul style="list-style-type: none"> • Contact your regional office to obtain TravelWell Temporary Fulfillment Card 2080.

my boat and me

Introducing a new Pleasure Craft product called *my boat and me* offering specialized coverage for watercrafts that are not covered under our primary property wordings. Pleasure Craft marine from Coast Underwriters is moving to the Intact Insurance personal lines team effective March 1, 2025, new business and May 1, 2025, renewals. Aligning the Pleasure Craft business under Intact Insurance personal lines will enable us to expand our coverage offering. With this transition we will now be able to write all stand-alone Pleasure Craft business previously underwritten by Coast Underwriters Ltd. The intent of this new product is to provide coverage for more complex risks and higher value risks that cannot be written under our primary property wordings.

ELIGIBILITY

Pleasure Craft – Risks We Do Not Write	
Use	<ul style="list-style-type: none"> • Business, commercial, or rental purposes • Outside of the permitted territories* *except Florida and Bahamas, (see Extended Navigational Zone) • Permanent living accommodation • Racing or in a speed competition (except for Pleasure Crafts used for fishing competition or in the case of sailboats)
Registration	<ul style="list-style-type: none"> • Not registered in Canada
Loss History	<ul style="list-style-type: none"> • 3 or more Pleasure Craft losses in the last 5 years
Operator	<ul style="list-style-type: none"> • Operators without a Pleasure Craft operator card (<i>where required by law</i>) • Operators with the following convictions: <ul style="list-style-type: none"> ○ Any serious or criminal code convictions in the past 3 years ○ More than 3 minor automobile convictions in the past 3 years ○ More than 2 major convictions in the past 3 years
Equipment	<ul style="list-style-type: none"> • Woodstove • Non-marine space heaters* *Space heaters designed for home, camp, or RV and not suitable for marine use
Motor	<ul style="list-style-type: none"> • Risk with motor-only (<i>without watercraft</i>)

Pleasure Craft – Risks We Do Not Write	
Types	<ul style="list-style-type: none"> • Ferro-cement boats • Houseboat • Hovercraft and hydrofoils • Poor condition • Regatta-style catamaran • Wooden or steel hull (<i>except small boats like canoe, kayaks, or vintage</i>) • Under construction • Unrepaired damage
Pleasure Craft Value	<ul style="list-style-type: none"> • Over \$1,000,000
Prohibited Brands	<ul style="list-style-type: none"> • Canadian Edition • Carri • Cougar • Eliminator • Hydrostream • Hydrodyn • J-Craft (before 1995) • Sidewinder • Stallion • Talon • Turbocraft (before 2015) • Warlock • Xstream

Pleasure Craft - Risks to Refer	
Value	<ul style="list-style-type: none"> • Pleasure Craft's value is greater than \$75,000
Types	<ul style="list-style-type: none"> • Boats for which marine survey is needed • Boats over 30 ft in length • Catamaran greater than 20 ft • Single hull greater than 30 ft • Sport or High-performance boat • Unique purpose-built boat types • Vintage boats
Horsepower	<ul style="list-style-type: none"> • Total HP of all main motors exceeds 11 times length of the boat <i>Example: 20 ft boat cannot exceed maximum 220 HP (11 x 20 = 220)</i>
Operators	<ul style="list-style-type: none"> • Operator(s) under 16 years old with a Pleasure Craft Operator Card • Operator(s) with the following convictions: <ul style="list-style-type: none"> ◦ More than 2 minor automobile convictions OR ◦ More than 1 major automobile conviction in the past 3 years
Additional Coverage Requests	<ul style="list-style-type: none"> • Annual Storage Endorsement • Extended Navigational Zone Endorsement
Loss History	<ul style="list-style-type: none"> • 1 watercraft loss in the past 5 years

COVERAGE SUMMARY

This section provides a summary of the key coverages.

*Please refer to **my boat and me** wording for full details (Form #80097)*

Coverages	my boat and me (Boat, Motor, and Equipment)
Insured Perils	All Risk
Permanently Attached Equipment	Included
Boating Equipment	Coverage available
Boat Trailer	Coverage available
Personal Property	\$5,000 while on watercraft
Loss of Use	\$1,500 per occurrence
Additional Living Expenses	\$1,500 per occurrence
Personal Watercraft *	Personal watercraft means any motorized vessel designed to be operated by a person sitting, standing or kneeling on it rather than within the confines of the hull *Personal Watercraft now included under the new my boat and me wordings
Newly Acquired Property	30 days for like and kind watercraft, outboard motors, equipment, trailers
Deductible	<ul style="list-style-type: none"> For pleasure crafts with a total value under or equal to \$75,000, the deductible must be \$1,000 For pleasure crafts with a total value \$75,000 and higher, the following deductibles must be applied: <ul style="list-style-type: none"> \$1,000: if total value between \$75,000 and \$249,000 \$2,500: if total value between \$250,000 and \$499,000 \$5,000: if total value between \$500,000 and \$999,999 \$10,000: if total value is \$1,000,000 or more <p>Note: For renewals moving to the new my boat and me product:</p> <ul style="list-style-type: none"> \$750 and \$1,500 deductibles will move to \$1,000 \$100, \$200, \$300 deductibles will move to \$500
Basis of Claim Settlement	<p>Total Loss</p> <ul style="list-style-type: none"> Replacement cost, based on a maximum payment of 125% of the amount of insurance shown on the Coverage Summary Page(s), provided that: <ul style="list-style-type: none"> Your watercraft is 3 years of age or less at the time of loss; Your watercraft is insured to its full replacement value; and You replace your damaged watercraft with a watercraft of at least like, kind, and quality If your watercraft is greater than 3 years old at the time of the loss, or if your watercraft is 3 years of age or less at the time of the loss and you choose not to replace it, we will pay up to the amount of insurance shown on the Coverage Summary Page(s) without any deduction or depreciation

Coverages	<i>my boat and me</i> (Boat, Motor, and Equipment)
Liability	\$1,000,000 \$2,000,000 <i>*\$3,000,000 liability available upon request</i>
Removal of Wreck	Policy will pay the costs of removal or demolition if the insured watercraft is wrecked in a waterway and the appropriate authorities require its removal or demolition, or we will pay the amount due for failing to do so
Federal Longshoremen's & Harbour Worker's Compensation Act	Included
Voluntary Medical Payments	\$50,000 included
Trailers	<ul style="list-style-type: none"> Included up to \$5,000 free of charge with option to increase Deductible: \$250
Marine Assistance	Coverage that is automatically added to every Pleasure Craft, free of charge and includes the following benefits: <ul style="list-style-type: none"> Marine Travel Itinerary Marine Concierge Services Evaluation of the Resale Value of a Used Boat Boat Towing Referencing Health Assistance Legal Assistance <i>Please refer to the wording Marine Assistance (Form #80100) for full details</i>
Marine Environmental Damage	The policy will cover damages up to \$10,000 you are legally obligated to pay per occurrence for marine environmental damage. Marine environmental damage means physical injury to, or the alteration or destruction of, coastal or marine habitat through physical contract with the watercraft.
Amount of Insurance	Amount of insurance includes: <ul style="list-style-type: none"> Boat Motor(s) Equipment(s)
Territory	Territories included under <i>my boat and me</i> : <p>Eastern Navigational Zone</p> <ul style="list-style-type: none"> Coastal waters not north of 52° North and not south of 40° North and no further than 100 miles offshore from Canada and the United States. However, the French inland waters of Saint-Pierre-et-Miquelon are excluded. <p>Western Navigational Zone</p> <ul style="list-style-type: none"> The coastal waters between Vancouver Island and the mainland of British Columbia and northwest of Washington State, not outside of lines drawn between the following points: <ul style="list-style-type: none"> Cape Flattery on the mainland of Washington State and Owen Point on the southwest side of Vancouver Island; and Cape Sutil on the northern tip of Vancouver Island and Allison Harbour on the mainland of British Columbia Barkley Sound on the west side of Vancouver Island to Port Alberni and not west of a line drawn between Cape Beale and Amphitrite Pointe The Fraser River not east of the mouth of the Sumas River The Pacific coastal/tidal waters from Malcolm Island, British Columbia, to

Coverages	<i>my boat and me</i> (Boat, Motor, and Equipment)
Territory	<p>Cape Spencer, Alaska, but only between May 1 and October 1, both days inclusive.</p> <p>Inland Navigational Zone</p> <ul style="list-style-type: none"> Inland waters of Canada and the USA, not south of the 40° North

MARINE SURVEY

A marine survey * (*completed within the last 7 years*) is **required** for:

- Pleasure Craft (*regardless of age*):
 - Custom built boat
 - Vintage boat
 - Kit-set boat
 - Homemade boat
 - Boat that has been repaired after being highly damaged
- Pleasure Craft 15 years or more:
 - Jet boat
 - Sport / High performance boat
- Pleasure Craft 30 years or more:
 - Bass boat
 - Cuddy Cabin (*Cabin Cruiser*)
 - Catamaran / Trimaran
 - Deck boat (*Except in aluminium*)
 - Runabout
 - Sailboat
 - Ski Boat
 - Yacht

A marine survey is **not required** for the following Pleasure Craft:

- Deck boat made of aluminium
- Fishing boat

PERSONAL INSURANCE PRODUCT MANUAL

MISCELLANEOUS

- Inflatables
- Personal watercraft
- Pontoon
- Other boat without motor

**A Marine Survey or a boat inspection is required from a reputable boat dealer, marine repair shop, or marina, including a written summary of the overall boat condition.*

SAFETY COURSE CREDIT

This is available to all active members of the Canadian Power and Sail Squadron of if a course was taken with the Canadian Yachting Association or Canadian Coast Guard

ADDITIONAL COVERAGES

The following additional coverages are available as endorsements and can be offered upon request. Review the eligibility criteria below and contact your underwriter for details:

Endorsement Name	Eligibility / Underwriting Rules
Extended Navigational Zone	<p>The following extended navigational zones can be added under this endorsement:</p> <p><i>Note: A summary of the key coverages provided below. Please refer to the wording 'Extended Navigational Zone Endorsement (Form #80101) for details.</i></p> <p>Florida Navigational Zone</p> <ul style="list-style-type: none"> • The inland waters of the U.S. State of Florida • The coastal/tidal waters of the U.S. State of Florida, not exceeding 100 miles offshore from the State of Florida <p>Bahamas Navigational Zone</p> <ul style="list-style-type: none"> • The coastal/tidal waters of the islands of the Bahamas, including the Turks and Caicos Islands <p>Inland and Coastal Navigational Zone</p> <p>Only when sailing to Florida or the Bahamas:</p> <p>*The inland waters of the United States south of the 40th parallel North.</p> <p>*The coastal/tidal waters of the United States south of the 40th parallel North, not exceeding 100 miles offshore from the United States</p> <p>Eligibility</p> <p>Pleasure Craft must:</p> <ul style="list-style-type: none"> • Be covered under <i>my</i> boat and me • Have no annual storage endorsement • Not be a 'Sport' or 'High Performance' type of vessel • Be 25 years old or less

Endorsement Name	Eligibility / Underwriting Rules
Extended Navigational Zone	<ul style="list-style-type: none"> Be navigated in the zone(s) defined in the endorsement <p>Operators must:</p> <ul style="list-style-type: none"> Have at least 3 years of navigation experience with similar boat type <p>Underwriting Rules</p> <p>Document the following:</p> <ul style="list-style-type: none"> The duration of the trip (<i>date of departure and date of expected return</i>) The location where the pleasure craft will be moored/docked <p>Note: <i>This endorsement can be added in any transaction. However, the endorsement cannot be removed mid-term. If the duration of the trip overlaps 2 terms, the endorsement must be added on to both terms and can only be removed at the end of the 2nd term.</i></p> <p>For Example:</p> <ul style="list-style-type: none"> Current policy term: March 15, 2024, to March 15, 2025 Renewal term: March 15, 2025, to March 15, 2026 Insured's trip: To Florida from November 30, 2024, to April 30, 2025 Add the endorsement effective: November 30, 2024, AND Add the endorsement effective: March 15, 2025 (2nd term) AND <p>Can only be removed March 15, 2026 (end of 2nd term)</p>
Annual Storage	<p>This endorsement suspends certain coverages on the policy due to the annual storage of the specified watercraft.</p> <p>Please refer to the wording 'Suspension of Coverage during Watercraft Storage Endorsement (Form #80102) for full details.</p> <p>Eligibility</p> <p>Pleasure Craft must be:</p> <ul style="list-style-type: none"> Covered under <i>my</i> boat and me product Stored on land for the entire duration of the policy <p>Underwriting Rules</p> <p>Confirm the following:</p> <ul style="list-style-type: none"> Reason the pleasure craft is stored on land Expected duration of storage Location of the boat storage <p>Storage Location</p> <ul style="list-style-type: none"> The pleasure craft must be stored in an appropriate and secure warehouse / location If the pleasure craft is stored outside on a trailer with wheels, the trailer must be equipped with an anti-theft device (anti-theft lock, wheel clamp etc.)

Endorsement Name	Eligibility / Underwriting Rules
Actual Cash Value	<p>Actual Cash Value Endorsement <u>can only be added by an Underwriter</u> based on certain eligibility criteria and will replace the Total Loss and Partial Loss clause under the Basis of Claim Settlement section of Section I under the new <i>my</i> boat and me wordings.</p> <p>The Total Loss clause in the Basis of Claim Settlement section of Section I will be deleted and replaced by the following:</p> <p><i>If your watercraft is destroyed or suffers a total loss and the reasonable expense of recovering and repairing your watercraft is equal to or greater than the amount of insurance shown on the Coverage Summary Page(s) it will be considered a total loss. We will pay the actual cash value up to the amount of insurance shown on the Coverage Summary Page(s).</i></p> <p>The Partial Loss clause in the Basis of Claim Settlement section of Section I will be deleted and replaced by the following:</p> <p><i>If the watercraft sustains partial damage from a covered loss, we will pay the actual cash value up to the amount of insurance shown on the Coverage Summary Page(s).</i></p> <p><i>Please refer to the wording 'Actual Cash Endorsement (Form #80103) for further details</i></p> <p>Eligibility</p> <p>Pleasure Craft must be:</p> <ul style="list-style-type: none"> • Covered under <i>my</i> boat and me product <p>Underwriting Rules:</p> <p>Actual Cash Value endorsement is mandatory for the following:</p> <ul style="list-style-type: none"> • Pleasure Craft (<i>regardless of age</i>) <ul style="list-style-type: none"> ◦ Sport/High performance boat • Pleasure Craft over 5 years: <ul style="list-style-type: none"> ◦ Jet boat ◦ Personal Watercraft • Pleasure Craft over 10 years: <ul style="list-style-type: none"> ◦ Boat without motor • Pleasure Craft over 20 years: <ul style="list-style-type: none"> ◦ Bass boat ◦ Cuddy Cabin (Cabin Cruiser) ◦ Deck boat ◦ Fishing boat ◦ Inflatable ◦ Other boat with motor ◦ Pontoon ◦ Runabout ◦ Ski boat ◦ Yacht (Cruiser) • Pleasure Craft over 25 years: <ul style="list-style-type: none"> ◦ Catamaran ◦ Sailboat

RATES

Manual Rating – Rating Calculator to be used when applicable

Boat premiums are currently unavailable in Contact PL. Please follow the steps in the **process guide** to ensure your transactions are processed in a timely manner. Brokers are encouraged to use the **boat rating tool** for a premium estimate and submit the boat application/risk information to the underwriting teams for accurate premiums and processing. Both the process guide and boat rater are available on the resources page on the Intact Portal.

CANCELLATION

- If the policy is cancelled at the request of the Company, earned premium shall be calculated on a pro rata basis.
- Cancellation of all or any part of a policy at the request of the Insured is on a short rate basis.
- The earned premium retained is calculated according to the following Special Boat and Motor Short Rate Table for the length of time the policy or coverage was in force.

BOAT AND MOTOR SHORT RATE TABLE

# days in force	30 or less	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300	301 - 365
% of annual premium earned	30%	35%	40%	50%	60%	70%	80%	85%	90%	95%	100%

VACATION TRAILERS / CAMPER UNITS

This program provides physical damage coverage for personal non-motorized travel/holiday trailers, their attachments, detached structures and contents. It is designed to complement our Homeowner, Condominium and Tenant packages. Although supporting business is preferred, it is not required.

Types of eligible trailers are:

- Travel trailers
- Tent trailers
- Cabin trailers
- Detachable truck camper units
- Fifth wheel trailers
- Ice fish house RVs

RISKS WE PREFER TO WRITE

- factory built and CSA approved.
- 40 feet (12.2 m) or less in length
- values up to \$75,000
- less than 25 years old
- heated by electricity, natural gas, propane or unheated.
- no vacation trailer / camper unit losses in the past 5 years

RISKS YOU MUST REFER BEFORE BINDING

- No quote available or a refer message in any comparative rating engine.
- 1 vacation trailer/camper unit loss in the past 5 years;
- trailers more than 25 years old;
- vacation trailer insurance has been cancelled, declined or non-renewed in past 5 years.

RISKS WE DO NOT WRITE

Coverage or additional perils may not be increased, added or bound for any new or existing risks or structure in the imminent path of a major weather event, earthquake, forest fire, hurricane or flood when significant damage from the insured peril is highly probable; or if the area is under a mandatory evacuation notice or alert. **** Refer to the Binding Authority section for Specific Limitations ****

PERSONAL INSURANCE PRODUCT MANUAL

MISCELLANEOUS

- Previously convicted of insurance fraud
- more than 40 feet (12.2 m) in length
- used as a permanent residence
- permanently affixed i.e. wheels removed, on blocks, skirted or secured in some way to the site (these may be written as Seasonal Fire and EC)
- motorized unit i.e. motor homes (refer to automobile section)
- 2 or more vacation trailer / camper unit losses in past 5 years
- values exceeding \$150,000
- homemade, kit set or custom-built trailers.
- heated by solid or liquid fuels i.e., wood burning stove, kerosene heater.
- severely damaged or previously declared a total loss.
- vacation trailer with unrepaired damage
- rented or leased to others **
- used for business, commercial or farming purposes **

**** Note:** We will however allow trailers used in an acceptable peer-to-peer recreational sharing program where the unit is insured under a commercial policy during the rental and delivery period as it is not deemed commercial use.

APPLICATION

Use Application form 2319 or the standard CSIO Vacation Trailer Application and submit to the company for policy issuance.

DESCRIPTION OF COVERAGE

All risks coverage, subject to policy exclusions.

Section A - Trailer/Camper Unit	<ul style="list-style-type: none"> • Current market value if unit is older than 10 years • Guaranteed replacement cost new if unit is up to and including 10 years old
Section B – Personal Property	<ul style="list-style-type: none"> • 25% of the amount shown for Section A • option to increase for additional premium
Section C – Additional Living Expenses	<ul style="list-style-type: none"> • 25% of amount shown for Section A • minimum \$2,000
Section D – Emergency Road Service Expense	<ul style="list-style-type: none"> • \$500 • Not subject to a deductible

TERRITORIAL LIMITS

Within the territorial limits of Canada and the Continental United States (excl. Alaska and Hawaii).

BASIS OF CLAIM SETTLEMENT

- Guaranteed replacement cost settlement for original purchasers of new trailer/camper units if the loss is within 10 years of the purchase date. This settlement is not limited to the amount of insurance shown in Section A of the policy.
- Replacement cost settlement for trailer/camper units without age limit. The maximum amount payable is the amount of insurance shown in Section A of the policy.
- Contents will be settled on a replacement cost basis subject to the amount of insurance shown in Section B of the policy.

AMOUNT OF INSURANCE

- Minimum Amount - \$2,000

DEDUCTIBLE

- All losses are subject to a deductible clause (unless otherwise shown).

EXTENSIONS OF COVERAGE

The following coverages are automatically included:

Temporary Attachments and Detached Private Structures

Coverage is extended to include temporary attachments (decks, patios, awnings, Florida rooms) and detached private structures for 25% of Section A or \$2,000, whichever is the greater. These are covered even while not attached to or in the trailer. Additional coverage is available if the included amounts are inadequate.

Debris Removal

We will pay the costs of towing the trailer and removing debris, caused by an Insured Peril, up to a maximum of \$2,000 per occurrence.

Fire Department Charges

We will reimburse any incurred charges if a fire department charges for attending your vacation trailer because of an Insured Peril. There is no limit to this coverage, and it is not subject to a deductible.

Newly Acquired Property

If any new vacation trailers are purchased, we will insure them automatically for up to 30 days and up to the amounts of insurance shown on the Coverage Summary page. In order for coverage to continue after 30 days we need to be provided with full details of the new vacation trailer.

Permanently Parked Trailers

- Trailer should be located in a secured site (gated site with 24 hour security year round).
- Proper winterizing steps must be taken (e.g., all water tanks and lines are drained, and antifreeze is utilized, exhaust fans are cleaned and covered, roof seams are caulked if necessary).
- Minimum deductible is \$500.

Total Loss Deductible Waiver

If the vacation trailer is a total or a constructive total loss, the deductible will not be applied.

Lock Repair or Replacement

We will pay up to \$250 to replace or re-key the locks on the vacation trailer / camper unit, if the keys are stolen. This coverage is not subject to a deductible.

LIABILITY

- \$1,000,000 included / \$2,000,000 optional
- Voluntary Medical Payments - \$5,000
- Voluntary Property Damage - \$1,000
- Voluntary Compensation For Residence Employees – included

CANCELLATION

- If the policy is cancelled at the request of the Company, earned premium is calculated on a pro rata basis.
- Cancellation of all or any part of a policy at the request of the Insured is on a short rate basis. The earned premium retained is calculated according to the following Special Trailer Short Rate Table for the length of time the policy or coverage was in force.

TRAILER SHORT RATE TABLE

# days in force	30 or less	31 - 60	61 - 90	91 - 120	121 - 150	151 - 180	181 - 210	211 - 240	241 - 270	271 - 300	301 - 365
% of annual premium earned	30%	35%	40%	50%	60%	70%	80%	85%	90%	95%	100%

VACATION TRAILER / CAMPER UNIT – ALL RISK COVERAGE

UNIT SUM INSURED	CONTENTS SUM INSURED	DEDUCTIBLE		
		\$100	\$300	\$500
\$20,000	\$5,000	\$350	\$288	\$231
\$25,000	\$6,250	\$441	\$364	\$291
\$30,000	\$7,500	\$536	\$441	\$353
\$35,000	\$8,750	\$635	\$523	\$418
\$40,000	\$10,000	\$742	\$611	\$489
\$45,000	\$11,250	\$852	\$701	\$559
\$50,000	\$12,500	\$962	\$791	\$629
\$55,000	\$13,750	\$1,072	\$881	\$699
\$60,000	\$15,000	\$1,182	\$971	\$769
\$65,000	\$16,250	\$1,292	\$1,061	\$839
\$70,000	\$17,500	\$1,402	\$1,151	\$909
\$75,000	\$18,750	\$1,512	\$1,241	\$979
\$80,000	\$20,000	\$1,622	\$1,331	\$1,049
\$85,000	\$21,250	\$1,732	\$1,421	\$1,119
\$90,000	\$22,500	\$1,842	\$1,511	\$1,189
\$95,000	\$23,750	\$1,952	\$1,601	\$1,259
\$100,000	\$25,000	\$2,062	\$1,691	\$1,329
\$105,000	\$26,250	\$2,172	\$1,781	\$1,399
\$110,000	\$27,500	\$2,282	\$1,871	\$1,469
\$115,000	\$28,750	\$2,392	\$1,961	\$1,539
\$120,000	\$30,000	\$2,502	\$2,051	\$1,609
\$125,000	\$31,250	\$2,612	\$2,141	\$1,679
\$130,000	\$32,500	\$2,722	\$2,231	\$1,749
\$135,000	\$33,750	\$2,832	\$2,321	\$1,819
\$140,000	\$35,000	\$2,942	\$2,411	\$1,889
\$145,000	\$36,250	\$3,052	\$2,501	\$1,959
\$150,000	\$37,500	\$3,162	\$2,591	\$2,029
increased contents per \$100		\$1.10	\$0.90	\$0.70
increased temporary attachments and detached private structures per \$100		\$1.70	\$1.40	\$1.00