

Policy Number:

Policy Period:

Your PIN:

Your broker is:

4V3117711

10 Apr 2024 to 10 Apr 2025

31619ff2

NET-ILINK INSURANCE

780 669 9880

KMJ

LI, WENDAN & ZHANG, XIANG LING

4816 115 ST NW

EDMONTON AB

T6H 3P2

l Free yourself from paper!

Register today to benefit from taking your insurance online

Hello,

Going paperless has many benefits – it reduces clutter as well as our overall environmental footprint. You can join over 1 million

paperless customers and benefit from the multiple advantages of the Intact Insurance App and Client Centre*:

œ

Please follow the 3 steps below to sign up and benefit from all these digital advantages:

To access your documents online anytime and more:

- Scan the QR code on the left with the camera on your smartphone to download the Intact Insurance App or

•

- Visit intact.ca/clientcentre

To register, use the following information:

- Your policy number: 4V3117711

ž

- Your PIN: 31619ff2

That's it you are registered

For any questions about your online registration, please call our Customer Service line at 1 844 312 7982.

Thank you for choosing Intact Insurance. We're committed to offering you an exceptional customer experience and insurance

solutions that protect what's important to you.

Sincerely,

The Intact Insurance Team

*if applicable.

(06-22)

001 Version 6

NET-ILINK INSURANCE No. 38501

KMJ
this order:

Find your Insurance Documents in

Billing Statement/Invoice

Coverage Summary

Property Coverage

t

t

t

LI, WENDAN & ZHANG, XIANG LING

4816 115 ST NW

Insurance t

EDMONTON AB

Card/Pink Slip t

T6H 3P2

Certificate(s) of Automobile

Automobile Liability

Dear Wendan, Xiang Ling,

Need help?

Thanks for trusting Intact Insurance for your insurance needs.

Your broker is your trusted advisor

Enclosed are your renewal details.
emergency, to

in the event of an

make changes to your policy,
cancel your policy or answer
questions about our products.

Home and Auto Insurance Policy 4V3117711

B A

Please contact:

Due Date	Pay This Amount	New Balance	
10 Apr 2024	\$4,000.00	\$4,000.00	NET-ILINK
INSURANCE			

780 669 9880
agent2@net-ilinkinsurance.com
Broker ID #38501

Your policy includes these savings:

i Bundled Coverage

Combine and save. It's that simple

i Established Customer

Your great credit and/or mortgage free

i

i

standing save you money

Good Driver

Protected Home - Wind & Hail

V

You save because you're a safe and
experienced driver

You save for taking steps to protect
your home from wind and hail

Discover all savings opportunities on the next page!

Discover the Intact Insurance App

With a few taps on your phone, you can access your insurance information 24/7!

The Intact Insurance App provides easy and secure access to your insurance
documents and billing statements, and allows you to submit and track a claim with
ease Need to make a claim?

anytime. It's convenient, comprehensive, and user-friendly.

Download the Intact Insurance App or visit the Client Centre through intact.ca today
and

1 866 464 2424

get peace of mind wherever you go.

BROKER COPY

B A Ways you save

We reward you for being a responsible homeowner or driver. Take a look and see what savings

opportunities your future holds.

Questions? Talk to your broker.

i Bundled Coverage

The more you protect, the more you save; adding

i Established Customer

Being an established customer can mean many

multiple vehicles or recreational vehicles like an ATV, things. We like to give you direct savings on your

motorcycle, or snowmobile could save you money. policy for setting roots at your property, being claims

You'll also be rewarded for insuring your home and free, having a good credit score, and/or being

auto together. mortgage free. We understand it takes discipline and

commitment to achieve these standings and we'd like

to reward you for that.

i Good Driver

There are many ways to qualify for being a 'Good

j Protected Home - Water Damage

Water has now surpassed fire as Canada's leading cause of personal

Driver'; we recognize your driving experience and property claims. We understand that taking additional

reward you for being a defensive and responsible measures to protect your home

driver. is more important than ever, and want to reward you

for being proactive. We offer a discount for an unfinished basement, updated plumbing, and/or

the

installation of:

- Automatic shut off valve
- Tankless water heater
- Backwater valve
- Sump Pump (with Alarm and/or Battery Backup)

i Protected Home - Wind & Hail

Wind and Hail damage is a leading cause of property

i Protected Home - Fire & Theft

Your home is important to you; providing the right claims. Taking additional precautionary action is more coverage to protect it is important to us. That's why

important than ever, and we want to reward you for savings when you take steps to we reward you with

being proactive. We discount your premium if you protect it from fire and burglary. We discount your

have a home that is built out of durable materials premium when you:

and/or has a newer roof.

- Install an alarm system, and/or

- Update the electrical and/or heating system

within

your home.

j

KMJ

Eco-Friendly Driver

We share a common love for our planet. We'd like to recognize your effort to minimize your carbon footprint with low annual mileage and/or your choice of an Electric or Hybrid vehicle.

Please note that the above savings categories apply to Personal Insurance. If you have any questions about how you qualify for savings, please contact your broker.

* For more information visit intact.ca

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t

t

LI, WENDAN & ZHANG, XIANG LING

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- Install an alarm system, and/or

- Update the electrical and/or heating system

within

your home.

j

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* For more information visit intact.ca

KMJ

Intact Insurance Company

PO BOX 4254 STN A

TORONTO, ONTARIO M5W 5S6

Policy Period

10 Apr 2024 to 10 Apr 2025

Invoice Date

12 Feb 2024

Your Broker is:

NET-ILINK INSURANCE

304, 12408 - 108 AVE

Policy Number

4V3117711 3142

LI, WENDAN & ZHANG, XIANG LING
T5M 0H3

EDMONTON AB

4816 115 ST NW
ilinkinsurance.com

agent2@net-

EDMONTON AB T6H 3P2

780 669 9880

Broker ID #38501

Home and Auto Insurance

B A Renewal Invoice

Effective Date

Description

10 Apr 2024 Renewal Policy - Auto
to prevent a charge.

10 Apr 2024 Renewal Policy - Home

New Balance

to maintain

KMJ

in your

\$50 fee.

receive all

If you do not wish to renew your

policy, please return all policy

Amount

documents to your Broker prior to

\$1,686.00 the due date

2,314.00

Please ensure payment is received

\$4,000.00 by the due date shown

continued coverage.

By keeping sufficient funds available

account, you avoid being charged a

Please allow 5 business days for us to

payments.

q Detach here and return the Remittance Slip with your payment. q
additional terms and conditions on back.

See

Intact Insurance Company
PO BOX 4254 STN A
TORONTO, ONTARIO M5W 5S6

Client

LI, WENDAN & ZHANG, XIANG LING

Your Remittance Slip

Policy Period Due Date	Payment Plan	Policy Number	Pay This Amount
---------------------------	--------------	---------------	-----------------

10 Apr 2024 to 10 Apr 2025	One Pay	4V3117711 3142	
		\$4,000.00	10 Apr 2024

“ I would like to switch to monthly pay. Fill out the monthly Online Banking

Pre-Authorized Debit form on the back of this remittance slip and/or

“ speak with your broker. Select Intact Insurance Company in
the payee list

“ I am paying by credit card. Please follow payment instructions on the back of your banking institution, using your policy number as reference.

004V3117711314204102400004000002

Your Payment Schedule

You are currently on a “One Pay” plan.
eligible)

are automatically withdrawn from

payment may be requested.

your policy effective date, but

schedule on any policy or payment

due at the start of your policy

premium, including taxes when

a \$20 instalment fee) due at the

due 3 months later and 3rd

through your Financial Institution.

Method of Payment

Monthly Pay (If

- Payments are divided equally and your bank account. An initial
- A 2% interest charge applies.
- The withdrawal date is the same as can be changed to suit your needs.
- You will receive an updated change.

One and Three Pay

- For One Pay, one annual payment period.
- For Three Pay, if eligible, divide your applicable, by 3. 1st payment (plus start of your policy, 2nd payment payment due 6 months later.
- EFT automatic withdrawal
- Internet and telephone banking

cheques are accepted on Three

Slip with your payment.

Automatic Payment (Visa or

- Money order or cheque (postdated Pay Plan). Return the Remittance

- Credit Card One Time Payment or Mastercard).

Interest and Fees

interest rate of 2% of the total premium,

approximate annual percentage rate of

applicable provincial law, endorsements

applied in monthly instalments over

insufficient or unavailable funds.

the 'Three Pay' plan.

- For monthly withdrawals, an which is equivalent to an 4.40%, as may be varied by or other policy amendments, is the term of the policy.

- A \$50 fee is charged due to
- A \$20 instalment fee is charged to

IMPORTANT NOTE: Your policy has a time period -

typically 12 months. If you cancel within that period, Intact shall

retain the earned portion of the premium. Contact your broker

for more information.

Visit blog.intact.ca to follow the conversation on how insurance is evolving and get great seasonal tips and advice!

I have authorized Intact Insurance Company, or its affiliates, successors, assignees or transferees ("Intact"), to begin automatic deductions for payment of insurance premiums. I have waived the right to

receive pre-notification of the amount/timing of the PAD prior to the debit being processed. I may cancel this authorization at any time by providing 10 days notice. I have certain recourse rights if any

debit does not comply with this agreement (e.g. right to reimbursement). To obtain more information on my cancellation rights (including a sample cancellation form) and/or my recourse rights, I may contact

my financial institution or visit www.payments.ca. I have authorized my broker/insurance company to collect, use and disclose my personal information (PI) provided in this document and as I may otherwise

provide, subject to laws and to my broker's/insurance company's policy regarding PI, for the purpose of facilitating the payment of insurance premiums. I have confirmed that all individuals whose PI is

contained in this document have consented to the collection, use and disclosure of their PI including, without limitation, for electronic funds transfer, and have authorized me to agree to the above on their

behalf.

Personal PAD_____

Business PAD_____

Apply for Automatic One Pay Three Pay Monthly Pay
Authorization ** One Void Cheque Required **

Payments Name of Bank Account Holder
Signature of

Bank Account

1. Complete and sign this Holder
authorization.

2. Send it to us, along with Name of Bank, Trust Company
Account Number

one void personal or Credit Union
cheque.

Number Date Preferred Policy

Withdrawal Date

3142 4V3117711

Paying by Credit Card To make a credit card payment or to register for
automatic credit card payments on

One or Three Pay plans, please visit our website intact.ca
or call your broker.

If you have already registered for automatic credit card payments, then
this notice to the policyholder and the credit card holder (collectively, “you”/

“your”) is a confirmation of your authorization for registering your credit
card for payment of insurance premiums owing under all policy terms and

receipt of any refunds to be credited under all policy terms. Payments,
including premiums, taxes, interest and all applicable charges, or credits

from the policy with Intact Insurance Company under any policy term,
will be automatically charged/applied to your credit card. You have the

right to discontinue your automatic credit card payments upon fourteen
(14) days’ notice prior to the next scheduled due date, or your credit card

may be charged. Upon fulfilling the cancellation terms of the policy, Intact will discontinue all billing from your credit card.

KMJ

Intact Insurance Company (The Company/Insurer)

Named Insured/Postal Address

B A Home and Auto Insurance

Policy Number

4V3117711

Reason for Issuance

Renewal

Policy Period At 12:01 A.M. local time at the postal
address of the Named Insured

10 Apr 2024 to 10 Apr 2025

Effective Date (unless otherwise specified below)

10 Apr 2024

Your Broker is:

NET-ILINK INSURANCE

304, 12408 - 108 AVE

LI, WENDAN & ZHANG, XIANG LING

EDMONTON AB

T5M 0H3

4816 115 ST NW
ilinkinsurance.com

agent2@net-

EDMONTON AB

780 669 9880

T6H 3P2

Broker ID #38501

Coverage Summary

Coverages	From	To
Premium		\$

Property Summary

M	Homeowners Broad		
	4816 115 ST NW EDMONTON AB, T6H 3P2		
		10 Apr 2024	10 Apr 2025
2,314			

Automobile Summary

F	2005 HONDA ACCORD EX-L 4DR		
	V.I.N. Serial No.: 1HGCM56645A815377		
		10 Apr 2024	10 Apr 2025
1,686			

Premium

Total

Premium

Total for Policy

\$

4,000

2024-02-10 (RWL) BR 14 (D)

Page 1

KMJ

KMJ

Intact Insurance Company (The Company/Insurer)

Named Insured/Postal Address

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10 Apr 2024 to 10 Apr 2025

Effective Date

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Your Broker is:

NET-ILINK

INSURANCE

304, 12408 - 108

AVE

ZHANG, XIANG LING & LI, WENDAN
EDMONTON AB

T5M 0H3

4816 115 ST NW
agent2@net-ilinkinsurance.com

EDMONTON, AB
9880

T6H 3P2
#38501

780 669

Broker ID

M Property Coverage (Homeowners Broad)
4816 115 ST NW EDMONTON AB, T6H 3P2

Review Your Customer Information
Is your personal information

Details that may affect your price:
accurate?

- Number of full years with Intact Insurance Company: 18
Double check, because it is an important
- Date of birth of oldest named insured (dd/mm/yy): 14/08/53
factor to ensuring you have the right
- Number of full years you have lived in your principal home: 25
coverage and best price.
- Consent for using credit score provided: Yes
Also, if you have made any changes to

your home or
lifestyle, please contact
your broker.

Property details:

Years Since Estimated Cost			Automatic Main			
Last Rateable	Fire	Fire/Burglar	Water Line			
Secondary Heat	Sewer Backup		Year Your Home to Rebuild Your			
Claim (wood/pellet)	Protection Prevention	Alarm	Shutoff was Built	Mortgage	Primary Heat	
	Within 300 meters of a					
6 No	hydrant 1964	None \$492,000	No	Yes	Central Hot Air	No

Total Square

Footage (excl. Number of basement) Roofing Material	Number of Finished Families Bathrooms	Number of Storeys Basement	Construction Swimming Pool	Log	Exterior Wall	
				Construction	Finish	
				Asphalt		
1,116 Unknown	1 Unknown	1	Frame	No	Other	Shingles
						1

N

Year of last update:

Electrical Plumbing Type	Wiring Type Hot Water Tank	Electrical Panel Roof	Heating	Plumbing
1964 Unknown	Copper 2014	Breakers	2014	1964 Copper

V Need to make a claim?

We'll start your claim within 30 minutes of your call. Guaranteed.

1 866 464 2424

Authorized

Representative

We provide the insurance described in this policy in return for payment of the premium and subject to the terms and conditions set out. Any riders and/or endorsements attached to this coverage summary

page shall replace corresponding riders and/or endorsements previously applying and shall be effective from the inception date of this document.

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

2024-02-10 (RWL) BR 14 (D)

BROKER COPY

Page 1

M Property Coverage (Homeowners Broad)

4816 115 ST NW EDMONTON AB, T6H 3P2

Coverages	Amount of			
	Form	Deductible	Insurance	Premium
	\$	\$	\$	
u Basic Coverages				
Dwelling Building	80702	1,000	492,000	992
Additional Buildings		1,000	49,200	Included
Personal Property		1,000	393,600	Included
Loss Of Use Of Your Dwelling		1,000	147,600	Included
Water Damage Coverage		1,000	Policy Limit	599
Hail Coverage		2,500	Policy Limit	76
Windstorm Coverage		2,500	Policy Limit	13
u Comprehensive Personal Liability				

Personal Liability	1,000,000	Included
--------------------	-----------	----------

Voluntary Medical Payments	2,500	Included
----------------------------	-------	----------

Voluntary Property Damage	1,000	Included
---------------------------	-------	----------

u Additional and Optional Coverages

Enhanced Water Damage Package	80821	584
-------------------------------	-------	-----

Sewer Back Up	2,500	Policy Limit
---------------	-------	--------------

Overland Water	2,500	Policy Limit
----------------	-------	--------------

Water and Sewer Lines	1,000	10,000
-----------------------	-------	--------

Lifestyle Advantage	80712	50
---------------------	-------	----

Roof Limitation Endorsement	80370	Included
-----------------------------	-------	----------

Premium

Total

Premium

\$

Total for Policy

2,314

Interested Parties

Type

CANADA TRUST
Mortgagee

11550 104 AVE EDMONTON AB T5K 2S5

1st

ZHANG, XIANG LING & LI,
Named Insured

4816 115 ST NW EDMONTON, AB T6H 3P2

WENDAN

BROKER COPY

Page 2

KMJ

KMJ

Intact Insurance Company (The Company/Insurer)

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Reason for Issuance

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EDMONTON AB

T5M 0H3

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EDMONTON, AB
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Years Since Estimated Cost			Automatic Main			
Last Rateable	Fire	Fire/Burglar	Water Line			
Secondary Heat	Sewer Backup		Year Your Home to Rebuild Your			
Claim (wood/pellet)	Protection Prevention	Alarm	Shutoff was Built	Mortgage Home	Primary Heat	
	Within 300 meters of a					
6 No	hydrant 1964	None \$492,000	No	Yes	Central Hot Air	No

Total Square

Footage (excl. Number of basement) Roofing Material	Number of Finished Families Bathrooms	Number of Storeys Basement	Construction Swimming Pool	Log Construction Asphalt	Exterior Wall Finish	
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-----------------------------	-------	----------

Premium

Total

Premium

\$

Total for Policy

2,314

Interested Parties		Type
CANADA TRUST	11550 104 AVE EDMONTON AB T5K 2S5	1st Mortgagee
ZHANG, XIANG LING & LI, Insured	4816 115 ST NW EDMONTON, AB T6H 3P2	Named
WENDAN		

KMJ

KMJ

Intact Insurance Company (The Company/Insurer)

Named Insured/Postal Address

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10 Apr 2024

Your Broker is:

NET-ILINK INSURANCE

304, 12408 - 108 AVE

All times are

local times at the

Named Insured's

postal address

shown on this

Certificate.

ZHANG, XIANG LING & LI, WENDAN
EDMONTON AB

T5M 0H3

4816 115 ST NW
ilinkinsurance.com

agent2@net-

EDMONTON, AB

780 669 9880

T6H 3P2

Broker ID #38501

F Certificate of Automobile Insurance (Alberta)

Is your personal information

This Certificate is evidence of a contract of insurance between the Insured and the Insurer,
subject in all respects to the

Alberta Standard Automobile Policy (Owner's Form S.P.F. No 1) approved by the
Superintendent of Insurance. Upon accurate?

request, the Insurer will provide the Insured a copy of the S.P.F. No 1. In consideration of the
payment of the premium

Double check, because it is

an important factor

and of the statements contained in the application for insurance, the contract provides
insurance as mentioned in the

to ensuring you have the right
coverage and best

Insuring Agreements section of this certificate for which a premium is specified, and no
other.

price.

Rating Information
made any changes, please

Also, if you have

contact your broker.

(These details may affect your premium – please review them carefully).

Described Automobiles

Auto

No.	Model				Gross
-----	-------	--	--	--	-------

Vehicle Weight

01	Year	Make and Model	Body Type	V.I.N. Serial No.
# of Cyl.	C.C.	Rating		

2005	HONDA ACCORD EX-L 4DR	4 Door
1HGCM56645A815377		

Purchase Price to Insured Including Equipment or Used	List Price New	Purchased by Insured	New
--	----------------	----------------------	-----

19,576

Territory	Vehicle Location	Use	KM per year	KM
One Way to Work				

E2 Greater Edmonton Area Pleasure 12,000
15

Driving Record Rate Group

Driver		PD/		AP/		ACC.		COMP/ Vehicle Com.			
No.	Class	BI	DCPD	COLL	BEN.	DCPD	COLL	SP.PER.	Code		
Rate											
02	02	8	8	8	09	19	19	12	0213	12.5	

Driver(s)

				Date of	Date Licence		
Driver				Assignment	Marital	Birth	Licence
Obtained	Driver	Grid					
No.	Driver Name			to Vehicle	Status	(dd/mm/yy)	
Class	(dd/mm/yy)	Training	Level				
01	LI, WENDAN			Secondary	M	14/08/53	5
10/04/99	No	-015					
02	ZHANG, XIN YUN RICKY			Principal	S	27/01/84	5
10/04/00	No	-015					

Moving Traffic Convictions (Past 3 years) and Chargeable Claims (Past 6 years)

Driver	Date of Conviction	
or Chargeable		
No.	Conviction and/or Claim	Claim
	(dd/mm/yy)	

01 No conviction or chargeable claim on file

02 No conviction or chargeable claim on file

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Page 5

Insuring Agreements

Auto

Premium

No.

Limit Principal

01

Coverages

\$ \$

Third Party Liability – Section A*

2,000,000

Bodily Injury

813

Property Damage

Included

* Legal liability for bodily injury to or death of any person or damage to property (exclusive of costs and post judgment interest) for loss or damage resulting from bodily injury to or the death of one or more persons and for loss or damage to property regardless of the number of claims arising from any one accident.

Accident Benefits - Section B - Payments for Death or Bodily Injury

118

Medical Payments - Subsection 1
Included

As stated in Section B of the

policy

Principal Sum and Maximum Weekly Benefits - Subsection 2
Section B of the Included

As stated in

policy

Uninsured Motorist - Subsection 3
Included

As stated in Section B of the

policy

Auto

Premium

No.

Deductible

Principal

01

Coverages

\$

\$

Direct Compensation for Property Damage - Section A.1*

250

* This policy contains a partial payment of recovery clause for property damage if
a deductible is specified for Direct Compensation for Property Damage.

Loss or Damage to Insured Automobile - Section C**

Collision or Upset - Subsection 2

250

221

Comprehensive - Subsection 3 (excluding Collision or Upset)

500

111

** Amount deductible on each separate claim except for loss or damage by
fire or lightning or theft of the entire automobile. This policy contains a
partial payment of loss clause under section C.

Endorsements, Discounts and Surcharges

Auto

No.		Premium
01	Form Description	\$
55042	At-Fault Accident Waiver Endorsement (AB-SEF 39A)	
30		
55048	Family Protection Endorsement (AB-SEF 44)	
35		
78325	Limitation of Glass Coverage Endorsement (AB-SEF 13D)	
80280	Minor Conviction Rating Waiver Endorsement (CAE 5)	
13		
80706	Claims Advantage (CAE 16)	15
78342	Plus Pac - Option B: CAE 26, AB-SEF 20 (\$2,500 Limit), AB-SEF 27	
(\$50,000 Limit)	80	

Renewal Discount Applies

Automobile No. 01	Premium	Total
	Premium	
	\$	

Principal Driver	1,686	
Total for Policy	1,686	
Minimum retained premium		0

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Page 6

Remark(s)

Auto

No.

01 Your Message(s)

Your rating is based on the following criteria: pleasure; including driving to and from work. No drivers under 25 years of age, unless a separate class

05 or 06 premium is charged.

We have made an enhancement to the CAE 16 – Claims Advantage endorsement. We now include coverage for a substitute automobile during a

mass evacuation. Please refer to the enclosed endorsement wording for details.

Roadside Assistance - request by calling toll-free at 1-844-428-2020 or through the Intact Insurance App.

The next page contains important information, please read.

Warning: The Insurance Act provides that if (a) an applicant for a contract (i) gives false particulars of the described automobile to be

insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated in

the application, (b) the insured contravenes a term of the contract or commits a fraud, or (c) the insured willfully makes a false statement in

respect of a claim under the contract, a claim by the insured is invalid and the right of the Insured to recover Indemnity is forfeited.

The following is a brief explanation of the insurance outlined in section Insuring Agreements of this certificate. The contract is contained only in the Policy.

THIRD PARTY LIABILITY – SECTION A INSURED AUTOMOBILE – SECTION C

LOSS OF OR DAMAGE TO

Provides coverage for legal responsibility to others arising from an the policy provides a selection of coverages for the

This section of

automobile accident causing death or injury to persons or damage to their policyholder's own automobile. There is usually a deductible amount

property.

indicated for each coverage and this amount

is either paid by the

policyholder toward the cost of repairs or is

deducted from the loss

DIRECT COMPENSATION FOR PROPERTY DAMAGE - SECTION A.1 settlement.

Provides coverage under certain conditions for damage to your Subsection 1: Combines the Collision and Comprehensive

• All Perils

automobile, to property that it is carrying and for loss of use arising from

coverages.

damage when another motorist is responsible. There may be a deductible.

- Collision or Upset Subsection 2: Covers damage caused by Collision

ACCIDENT BENEFITS – SECTION B with another car, another object or by upset.

Payments for Death or Bodily Injury: Provides benefits that you and Comprehensive Subsection 3: Covers the automobile against loss or

certain other insured persons are entitled to receive if injured or killed in an damage caused other than by Collision or Upset. The coverage is not

automobile accident. Payments are made regardless of who is responsible confined to specific hazards and is therefore broader in scope than the

for the accident. alternative coverage – Specified Perils (Subsection 4).

- Specified Perils Subsection 4: Covers the automobile against loss or

Uninsured Motorist: Allows the Insured person to recover damages for

damage caused by certain specified perils. They are fire, theft, lightning,

bodily injury or death from the Insurer caused by an uninsured or

windstorm, hail, earthquake, explosion, riot, falling aircraft, rising water,

unidentified motorist. The coverage essentially applies when an Insured

or an accident to a vehicle or boat on which the automobile is being

person is travelling in a Canadian or United States jurisdiction where no

transported.

uninsured motorist Fund exists.

AB-S.E.F. NO. 23(A) - Lienholder, Mortgagee or Assignee Endorsement -

Loss of or damage to the insured automobile, under Section A.1 - Direct Compensation for Property Damage or Section C - Loss of or Damage to Insured

Automobile of the Policy or as set out in the Certificate of Automobile Insurance, shall in the event of loss of or damage to the automobile that is not

repaired, be payable jointly, to the Insured and to the Lienholder or Mortgagee or Assignee (herein referred to as 'Lienholder') stated on the reverse side

hereof.

If the insurance provided by Section A.1 Direct Compensation for Property Damage or Section C - Loss of or Damage to Insured Automobile of the Policy

or as set out in the Certificate of Automobile Insurance is cancelled, the Insurer will give fifteen days' written notice of such cancellation to the Lienholder,

Mortgagee or Assignee. Notwithstanding anything contained in any renewal certificate issued subsequent to the effective date of this endorsement, the

obligation to notify the Lienholder, Mortgagee or Assignee shall not be effective after the expiry date of the Policy or the expiry date of the Lienholder,

Mortgagee or Assignee's interest, whichever is earlier.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

Cancellation Request - Policy Number: 4V3117711 (To be filled out and signed by the
Insured in the event of cancellation) 314

In consideration of the return of unearned premium, to follow if any, this policy is hereby
cancelled and surrendered, and the interim and renewal certificates, if
any, for same, acknowledged to be of no effect.

At 12:01 A.M. local time

Effective Date of Cancellation

Signature of Insured

If payable to other than Insured, Lienholder or Mortgagee must waive claim.

Signature of Lienholder or Mortgagee

Send a copy of this page to your broker

Intact Insurance Company

BROKER COPY

Page

KMJ

Intact Insurance Company (The Company/Insurer)

Named Insured/Postal Address

B A Home and Auto Insurance

Policy Number

4V3117711

Reason for Issuance

Renewal

Policy Period At 12:01 A.M.

10 Apr 2024 to 10 Apr 2025

Effective Date

10 Apr 2024

Your Broker is:

NET-ILINK INSURANCE

304, 12408 - 108 AVE

All times are

local times at the

Named Insured's

postal address

shown on this

Certificate.

ZHANG, XIANG LING & LI, WENDAN
EDMONTON AB

T5M 0H3

4816 115 ST NW
ilinkinsurance.com

agent2@net-

EDMONTON, AB

780 669 9880

T6H 3P2

Broker ID #38501

F Certificate of Automobile Insurance (Alberta)

Is your personal information

This Certificate is evidence of a contract of insurance between the Insured and the Insurer,
subject in all respects to the

Alberta Standard Automobile Policy (Owner's Form S.P.F. No 1) approved by the
Superintendent of Insurance. Upon accurate?

request, the Insurer will provide the Insured a copy of the S.P.F. No 1. In consideration of the
payment of the premium

Double check, because it is
an important factor

and of the statements contained in the application for insurance, the contract provides
insurance as mentioned in the

to ensuring you have the right
coverage and best

Insuring Agreements section of this certificate for which a premium is specified, and no
other.

price.

Rating Information
made any changes, please

Also, if you have

contact your broker.

(These details may affect your premium – please review them carefully).

Described Automobiles

Auto

No.	Model				Gross
-----	-------	--	--	--	-------

Vehicle Weight

01	Year	Make and Model	Body Type	V.I.N. Serial No.
# of Cyl.	C.C.	Rating		

2005	HONDA ACCORD EX-L 4DR	4 Door
1HGCM56645A815377		

Purchase Price to Insured Including Equipment or Used	List Price New	Purchased by Insured	New
--	----------------	----------------------	-----

19,576

Territory	Vehicle Location	Use	KM per year	KM
One Way to Work				

E2 Greater Edmonton Area Pleasure 12,000
15

Driving Record Rate Group

Driver		PD/	AP/	ACC.		COMP/ Vehicle			
No.	Class	BI	DCPD	COLL	BEN.	DCPD	COLL	SP.PER. Code	
02	02	8	8	8	09	19	19	12 0213	

Driver(s)

				Date of	Date Licence		
Driver				Assignment	Marital	Birth	Licence
Obtained	Driver	Grid					
No.	Driver Name			to Vehicle	Status	(dd/mm/yy)	
Class	(dd/mm/yy)	Training	Level				
01	LI, WENDAN			Secondary	M	14/08/53	5
10/04/99	No	-015					
02	ZHANG, XIN YUN RICKY			Principal	S	27/01/84	5
10/04/00	No	-015					

Moving Traffic Convictions (Past 3 years) and Chargeable Claims (Past 6 years)

Driver	Date of Conviction	
or Chargeable		
No.	Conviction and/or Claim	Claim
(dd/mm/yy)		
01	No conviction or chargeable claim on file	

02 No conviction or chargeable claim on file

2024-02-10 (RWL) BR 14 (D)

Page 7

Insuring Agreements

Auto

Premium

No.

Limit Principal

01

Coverages

\$ \$

Third Party Liability – Section A*

2,000,000

Bodily Injury

813

Property Damage

Included

* Legal liability for bodily injury to or death of any person or damage to property (exclusive of costs and post judgment interest) for loss or damage resulting from bodily injury to or the death of one or more persons and for loss or damage to property regardless of the number of claims arising from any one accident.

Accident Benefits - Section B - Payments for Death or Bodily Injury

118

Medical Payments - Subsection 1
Included

As stated in Section B of the

policy

Principal Sum and Maximum Weekly Benefits - Subsection 2
Section B of the Included

As stated in

policy

Uninsured Motorist - Subsection 3
Included

As stated in Section B of the

policy

Auto

Premium

No.

Deductible

Principal

01

Coverages

\$

\$

Direct Compensation for Property Damage - Section A.1*

250

* This policy contains a partial payment of recovery clause for property damage if
a deductible is specified for Direct Compensation for Property Damage.

Loss or Damage to Insured Automobile - Section C**

Collision or Upset - Subsection 2

250

221

Comprehensive - Subsection 3 (excluding Collision or Upset)

500

111

** Amount deductible on each separate claim except for loss or damage by
fire or lightning or theft of the entire automobile. This policy contains a
partial payment of loss clause under section C.

Endorsements, Discounts and Surcharges

Auto

No.		Premium
01	Form Description	\$
55042	At-Fault Accident Waiver Endorsement (AB-SEF 39A)	
30		
55048	Family Protection Endorsement (AB-SEF 44)	
35		
78325	Limitation of Glass Coverage Endorsement (AB-SEF 13D)	
80280	Minor Conviction Rating Waiver Endorsement (CAE 5)	
13		
80706	Claims Advantage (CAE 16)	15
78342	Plus Pac - Option B: CAE 26, AB-SEF 20 (\$2,500 Limit), AB-SEF 27	
(\$50,000 Limit)	80	

Renewal Discount Applies

Automobile No. 01	Premium	Total
	Premium	
	\$	

Principal Driver	1,686	
Total for Policy	1,686	
Minimum retained premium		0

Remark(s)

Auto

No.

01 Your Message(s)

Your rating is based on the following criteria: pleasure; including driving to and from work. No drivers under 25 years of age, unless a separate class

05 or 06 premium is charged.

We have made an enhancement to the CAE 16 – Claims Advantage endorsement. We now include coverage for a substitute automobile during a

mass evacuation. Please refer to the enclosed endorsement wording for details.

Roadside Assistance - request by calling toll-free at 1-844-428-2020 or through the Intact Insurance App.

The next page contains important information, please read.

Warning: The Insurance Act provides that if (a) an applicant for a contract (i) gives false particulars of the described automobile to be

insured to the prejudice of the Insurer, or (ii) knowingly misrepresents or fails to disclose in the application any fact required to be stated in

the application, (b) the insured contravenes a term of the contract or commits a fraud, or (c) the insured willfully makes a false statement in

respect of a claim under the contract, a claim by the insured is invalid and the right of the Insured to recover Indemnity is forfeited.

The following is a brief explanation of the insurance outlined in section Insuring Agreements of this certificate. The contract is contained only in the Policy.

THIRD PARTY LIABILITY – SECTION A INSURED AUTOMOBILE – SECTION C

LOSS OF OR DAMAGE TO

Provides coverage for legal responsibility to others arising from an the policy provides a selection of coverages for the

This section of

automobile accident causing death or injury to persons or damage to their policyholder's own automobile. There is usually a deductible amount

property.

indicated for each coverage and this amount

is either paid by the

policyholder toward the cost of repairs or is

deducted from the loss

DIRECT COMPENSATION FOR PROPERTY DAMAGE - SECTION A.1 settlement.

Provides coverage under certain conditions for damage to your Subsection 1: Combines the Collision and Comprehensive

• All Perils

automobile, to property that it is carrying and for loss of use arising from

coverages.

damage when another motorist is responsible. There may be a deductible.

- Collision or Upset Subsection 2: Covers damage caused by Collision

ACCIDENT BENEFITS – SECTION B with another car, another object or by upset.

Payments for Death or Bodily Injury: Provides benefits that you and Comprehensive Subsection 3: Covers the automobile against loss or

certain other insured persons are entitled to receive if injured or killed in an damage caused other than by Collision or Upset. The coverage is not

automobile accident. Payments are made regardless of who is responsible confined to specific hazards and is therefore broader in scope than the

for the accident. alternative coverage – Specified Perils (Subsection 4).

- Specified Perils Subsection 4: Covers the automobile against loss or

Uninsured Motorist: Allows the Insured person to recover damages for

damage caused by certain specified perils. They are fire, theft, lightning,

bodily injury or death from the Insurer caused by an uninsured or

windstorm, hail, earthquake, explosion, riot, falling aircraft, rising water,

unidentified motorist. The coverage essentially applies when an Insured

or an accident to a vehicle or boat on which the automobile is being

person is travelling in a Canadian or United States jurisdiction where no

transported.

uninsured motorist Fund exists.

AB-S.E.F. NO. 23(A) - Lienholder, Mortgagee or Assignee Endorsement -

Loss of or damage to the insured automobile, under Section A.1 - Direct Compensation for Property Damage or Section C - Loss of or Damage to Insured

Automobile of the Policy or as set out in the Certificate of Automobile Insurance, shall in the event of loss of or damage to the automobile that is not

repaired, be payable jointly, to the Insured and to the Lienholder or Mortgagee or Assignee (herein referred to as 'Lienholder') stated on the reverse side

hereof.

If the insurance provided by Section A.1 Direct Compensation for Property Damage or Section C - Loss of or Damage to Insured Automobile of the Policy

or as set out in the Certificate of Automobile Insurance is cancelled, the Insurer will give fifteen days' written notice of such cancellation to the Lienholder,

Mortgagee or Assignee. Notwithstanding anything contained in any renewal certificate issued subsequent to the effective date of this endorsement, the

obligation to notify the Lienholder, Mortgagee or Assignee shall not be effective after the expiry date of the Policy or the expiry date of the Lienholder,

Mortgagee or Assignee's interest, whichever is earlier.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

Cancellation Request - Policy Number: 4V3117711 (To be filled out and signed by the
Insured in the event of cancellation) 314

In consideration of the return of unearned premium, to follow if any, this policy is hereby
cancelled and surrendered, and the interim and renewal certificates, if
any, for same, acknowledged to be of no effect.

At 12:01 A.M. local time

Effective Date of Cancellation

Signature of Insured

If payable to other than Insured, Lienholder or Mortgagee must waive claim.

Signature of Lienholder or Mortgagee

Send a copy of this page to your broker

Intact Insurance Company

Privacy Promise

KMJIntact Insurance Company
(The Company/Insurer)

We at Intact Insurance, along with our affiliates in the Intact Financial Corporation group of companies (“IFC”), are committed to protecting your privacy. We have created this Privacy Promise to communicate to you how we collect, use, and disclose your information. This Privacy Promise will also help you understand the role we play in safeguarding your personal information and inform you of your rights.

Information we collect and how we collect it

The information we collect depends on you: it will vary depending on how you communicate with us, the products and services you choose and use, your use of our websites and mobile applications, and your payment method of choice. We collect and process personal information about you with your consent and/or as necessary to offer our services and products, satisfy our contractual and legal obligations, protect the security of our customers and systems, or other legitimate interests – for example, we may collect information contained in a witness statement if it is necessary to assess, process or settle an insurance claim. When you are asked to provide personal information, you may decline. Please note that if you choose not to provide information that is necessary for

certain products or features, they may not be available to you or function correctly.

i) Information you give to us

We collect personal information from you, as a customer or potential customer, when you communicate with us, inquire about and

use our services – for example, when you inquire about our insurance policies, request a quote, apply for insurance, make a

payment, or open a claim under your insurance policy. When contacting us, we may collect information such as your name, contact

information, marital status, driver's license, vehicle or property descriptions, loan or mortgage details, and payment or banking

information.

ii) Information we get from third parties

We collect your information from third parties with your consent or, where permitted, after confirming the third party lawfully collected

the information and can legally share it with us. We may collect your personal information from third parties who can provide

information about or services related to you or your insured vehicle or property, including insurance agents, brokers, government

bodies, consumer reporting agencies, insurance adjusters, home contractors, auto shops, and other third parties. The information we

collect about you from third parties may include your driving record, claims history, credit information, accident reports, witness

statements and medical records.

iii) Calls, online chats, and other communications

We may record our calls, online chats and other communications with you to ensure quality customer service, confirm our

discussions and your instructions, resolve complaints, and train our staff. If you do not wish to be recorded, you can do business with

us by visiting one of our offices, or by writing or emailing us.

iv) Cookies, web beacons, and other technologies

We may collect your information to identify you on our website, to gather information about how you use our website, and to enable

web based services. To do so, we use “cookies”, “web beacons” and other tracking technologies. For information about the cookies,

web beacons and other technologies we use, and how to disable these, visit our website Terms of Use . Please note that if you

choose to reject or remove cookies, web beacons and other tracking technologies, this may prevent you from having full access to

our online features or services.

v) Consenting for others

We may ask you for information about other persons covered by your insurance (for example, listed drivers). When you give us

information about another person, we expect you to ask for their permission to do this and consent to this Privacy Promise on their

behalf.

Why we collect, use and disclose information

We collect, use and disclose your personal information for a number of reasons, including to:

- a) serve you better and communicate effectively with you;
- b) verify your identity and property;
- c) set up, manage and offer products or services that meet your needs;
- d) determine your eligibility or suitability for our products or services;

Company/Insurer)

Intact Insurance Company (The

- e) manage, assess and underwrite insurance risks;
- f) determine prices, fees and premiums;
- g) investigate and adjust insurance claims;
- h) settle or arrange for the settlement of insurance claims, including structured settlements;
- i) promote and market products and services offered by us, our affiliates, for our strategic partners and alliances, which may
 - include, for example, insurance companies, insurance brokers, agents, adjusters and other intermediaries;
- j) conduct market research;
- k) recognize and deliver relevant ads to you on our and third party websites and apps;
- l) verify and provide information to and compile statistics for insurance industry databases;
- m) report to regulatory or industry entities consistent with prudent and legally required insurance industry practices, including
 - claims history;
- n) detect, prevent and suppress fraud, unauthorized, or illegal activities;
- o) comply with all applicable laws, including tax requirements;
- p) share your information with third party service providers for external processing such as data or payment processing;
- q) conduct research and development in order to design, operate, enhance, and administer the products and services we provide;

r) share your information among our affiliates for any of the above purposes. serve you better and communicate effectively with you;

Your personal information will sometimes be processed through an automated system, such as our online insurance quote tool or our

telematics-based auto insurance program. These products and services may use technologies that process the information you

provide to assess certain characteristics about you, such as your preferences, interests or behaviour, and offer you personalized

insurance services. We are confident that our use of automated processing will allow for quick and individualized assistance to all of

your inquiries.

When we disclose information

Your information may be shared with your consent and as permitted or required by law. We may share your information with certain

third parties, including contractors and service providers and their agents, and fraud prevention agencies, and allow them to access

and use your information if their services are required for legal or business purposes. When we disclose your personal information to

third parties, we require them to protect and handle your personal information in a manner consistent with our privacy practices and

all applicable laws.

i) Outside of Canada

We may share your information with third parties who will process and store your information outside of Canada. In such cases, your

personal information will be subject to and may be disclosed in accordance with that country's laws. However, your personal

information will only be communicated to, transferred to, processed in, or stored in the regions where it is determined that it will receive adequate levels of legal and technical protection.

ii) Affiliates

We may share your personal information with our IFC affiliates or our future affiliates, including any subsidiaries, joint ventures, or other companies under common control. In such cases, we will require our affiliates to honour this Privacy Promise.

iii) Business transactions

If we enter talks about a merger, acquisition or asset sale with a third party, we may share your personal information with them to assess or complete the business transaction. If your information will be subject to new privacy practices as a result of a business transaction, you will be notified.

iv) Research and development purposes or production of statistics

We may share your personal information, including demographics data, for specific study, research or statistics purposes. In such cases, these third parties are not allowed to use, communicate or publish personal information they receive from us in a form allowing you to be identified.

Finally, we may share your information (v) to comply with laws or respond to legal process or requests made under the law or (vi) in an emergency to protect your safety.

Intact Insurance Company (The
Company/Insurer)

How to correct and access your information

You have the right to request correction of your personal information that we hold. You also have a right to access your personal

information under our control, subject to any legal restrictions or rights of refusal. However, to the extent permitted by law, we reserve

the right to charge a reasonable fee for copying and sending the information from your file. Note that your ability to exercise these

rights will depend on a number of factors, and in some situations, we may not be able to agree to your request. If you wish to request

access to or correction of personal information, you can contact our Privacy Office .

How to withdraw your consent

You may, at any time, withdraw your consent to the collection, use and disclosure of your personal information, subject to certain

limitations. However, if you do so, we may not be able to continue to provide you with our insurance products and services, or our

best rate on your insurance policy. You may also withdraw your consent to the collection, use and disclosure of your personal

information for marketing practices. If you wish to withdraw your consent, please contact our Privacy Office .

Retaining and destroying your personal information

Our policies establish rules for the storage and destruction of personal information. As a general principle, we store information for as

long as it is reasonable to do so for a legal or business purpose. Depending on the type of personal information we collect and the

use and purpose of the information, and/or any legal requirements, we may be required to retain your personal information for a

specific timeframe.

Our responsibilities relating to protection of your personal information

In carrying out our commitment to protecting your privacy, we have established corporate privacy policies that outline the obligations

of IFC employees when handling your personal information. All employees must obtain your necessary consents when collecting,

using and/or disclosing your personal information, as required by law, and may only access your information on a need-to-know

basis.

IFC Management's role in protecting your personal information involves ensuring respect of the appropriate retention and destruction

guidelines, and maintaining a reporting process to IFC's Privacy Office, among other responsibilities.

The Privacy Office supports all employees in collecting, using, disclosing and storing information in compliance with applicable laws

and policies. The Privacy Office also serves as the official liaison with privacy regulators and is the primary contact for all privacy

related complaints, concerns, and questions.

Questions or concerns? We want to hear about it.

For questions, concerns or complaints about this Privacy Promise, or our privacy practices, please contact our Privacy Office at:

Privacy Office

Intact Insurance

700 University Avenue, Suite 1500-A

Toronto, Ontario M5G 0A1

Phone: 1 (866) 941-5094 (toll free)

Fax: 1 (416) 941-5322

Email: privacy@intact.net

Our Privacy Office will work with you to obtain all relevant information, do a thorough review of your question, concern, or complaint, and provide you with a clear response.

If you have a concern we are not able to resolve, you have the right to contact your privacy regulator. Our Privacy Office will give you this contact information upon request.

Company/Insurer)

Intact Insurance Company (The

We may update this Privacy Promise from time to time so please review it often. If we update our Privacy Promise, we will post the most recent version on this website.

La version française de cette Promesse de protection de la vie privée est disponible sur demande.

Effective Date: September 2023.

What's the policy number?