



ENHANCED *Water Damage Package*

CLAIM SCENARIOS

Water damage is the leading cause of homeowner claims. Burst pipes, leaky appliances, sewer back-up and flooded basements often lead people to discover the details of their home insurance policies.

Our Enhanced Water Damage Package is available for homeowners, condo, tenant and rental dwellings policies and can help your customers in their time of need.

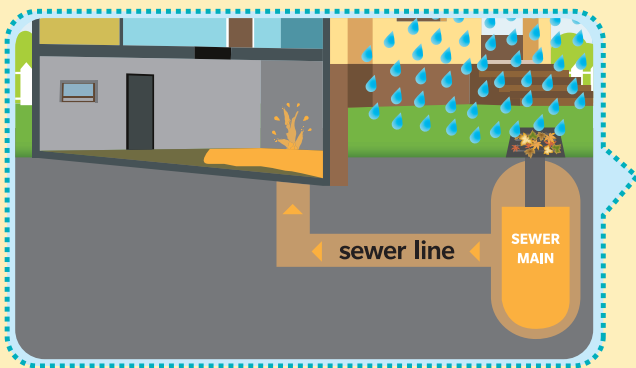
To help you better understand the coverage details and how they apply, here are some claim examples:

SCENARIO 1

Sewer back-up due to heavy rain

When Andrew and Lindsay went down to their basement they noticed sewage backing up from a drain causing tiles to lift from the floor as a result of the heavy rain.

Intact Insurance had Andrew and Lindsay covered. The Enhanced Water Damage Package covers backing up or escape of water or sewage within their dwelling through a drain.



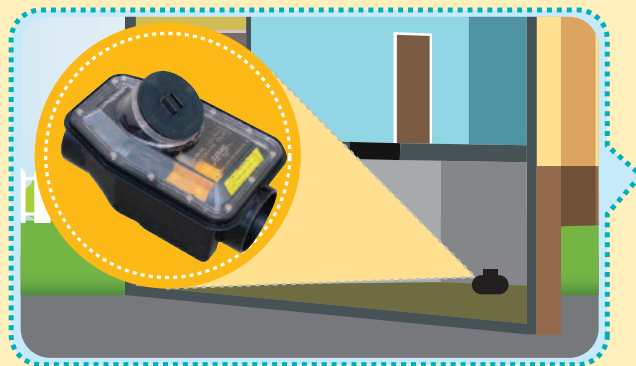
Sewer Back-up provides coverage against direct physical loss or damage caused by the sudden and accidental backing up or escape of water or sewage within your dwelling or detached private structure through a sewer, septic system, sump and drain.

SCENARIO 2

Up to \$1,000 towards the installation of a Sewer Back-up loss mitigation device at the time of a SBU loss

Brian's sewer backed up as a result of heavy rain. To reduce risk of future damage from overland water or sewer back-up, he had a professional install a backwater valve on the main line of the house.

Intact Insurance had Brian covered. He took advantage of the \$1,000 Sewer Back-up loss mitigation coverage and was reimbursed for his expenses. Living in Toronto, he was also eligible for support from his municipal subsidy program to install flood protection devices, including a backwater valve or a sump pump.



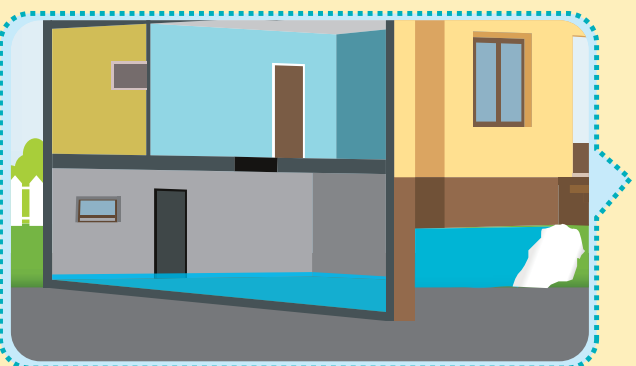
\$1,000 towards the installation of a Sewer Back-up loss mitigation measure at the time of a SBU loss

SCENARIO 3

Rain water enters through the basement floor

After a long and snowy winter, a warm weather band in March melted the heaps of snow around Kevin and Kathryn's home. They noticed water rushing from the basement floor that made its way in as a result.

Intact Insurance had Kevin and Kathryn covered. They purchased optional Ground Water coverage with the Enhanced Water Damage Package. This protected them against damage resulting from sudden and accidental infiltration of water through their basement walls, foundations or floors.



Optional Ground Water provides coverage for damage resulting from the sudden and accidental entrance of ground water through basement walls, foundation, or floors. This includes damage resulting from rising of the water table

SCENARIO 4

Rain water accumulates on surface and enters through a basement window

When Jeff and Sarah got home, they noticed water had accumulated from heavy rain and entered through a basement window of their condo unit, even though the window was closed.

Intact Insurance had them covered. Jeff and Sarah purchased the Enhanced Water Damage Package coverage to protect against Overland Water at an amount that met their needs. Without this coverage, they would be responsible for all of the expenses that result from the damage.



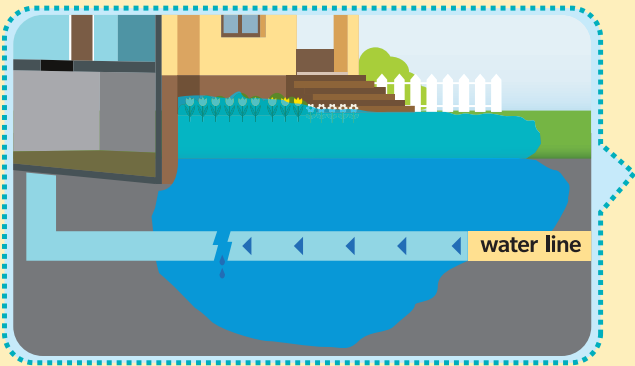
Overland Water provides coverage against direct water damage caused by sudden and accidental entrance of surface water that enter your dwelling through a point at or above the surface of the ground

SCENARIO 5

Water line repair outside of the house

Jim and Julie noticed a sudden reduction in the water pressure of their 100-year-old home. Julie called a plumber who mentioned there was a rupture in the water line outside of their home.

Intact Insurance had Jim and Julie covered. Water & Sewer Lines is included in the Enhanced Water Damage Package, which provides \$10,000 coverage to repair or replace the line.

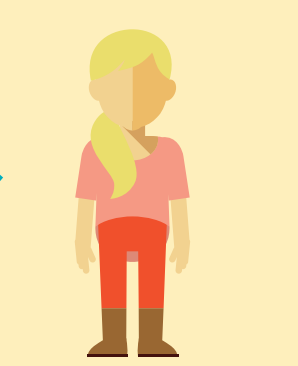
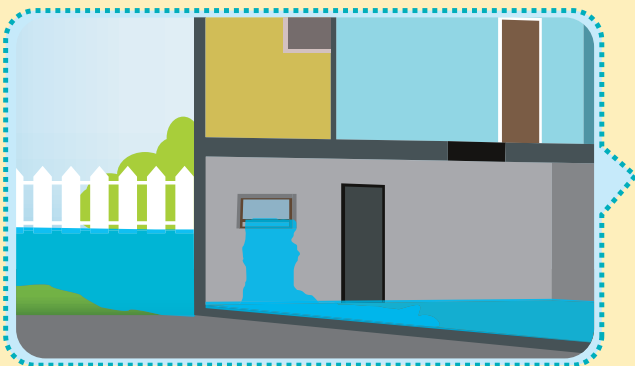


Water & Sewer Lines provides coverage to repair or replace a customer's sewer line or water service line due to damage resulting from a leak, break, tear, rupture or collapse of the line

SCENARIO 6

River nearby overflows and enters through basement window

Sabrina lives in a basement apartment. When a river nearby crested its banks and water entered her unit, Intact Insurance had her personal belongings covered with the Enhanced Water Damage coverage on her tenant policy, which included Overland Water at an amount that met her needs.



Overland Water provides coverage against direct water damage caused by the sudden and accidental entrance of surface water that enters your dwelling through a point at or above the surface of the ground.

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