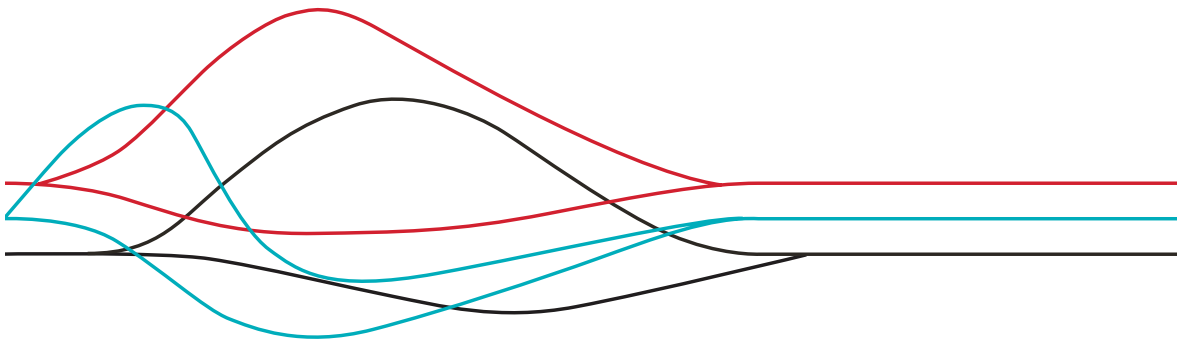




***I've reported a claim.
What do I do now?***



You're back.

Let's talk about getting you back.

Intact Insurance is Canada's largest home, auto and business insurance company. We are here to insure and protect the things you care about. We understand that insurance isn't just about things, it's about people. It's about you – and how you want to feel after an accident or unexpected event has occurred in your life. You want to be restored; you want to get back to normal. You want to get back on track and we're here to help you every step of the way.

Important Information Regarding Your Claim

Your Claims Representative Is:

Your Claim Number Is:

Your Policy Number Is:

Your Deductible Amount Is:

Your Sublimit Is:

If you have questions about your claim, contact your claims representative directly using the number they provided, or you can call our 24/7 claims line at: 1-866-464-2424.

If you have questions regarding your policy or premium, please contact:

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I've got general property damage and I've already reported my claim. What's next?

Some Important Things To Note:

- From this point on, various experts may be required to stop by your home to assist us in investigating your loss; we will advise you of this requirement should it apply to you.
- If you have been displaced from your home due to an event, your claims representative is here to help you with all of the following:
 - Determining your eligibility of additional living expenses, representative of your current lifestyle.
 - Reviewing your options regarding temporary accommodation.
 - Providing a cash advance so your immediate needs (toiletry, clothing, etc.) can be taken care of.
- If your damage is part of a larger event, we will work to secure resources from across the province and even into neighbouring provinces to assist with repairs. By giving you options on how to settle your claim, we hope to minimize the wait.

Step One

Inspecting Your Property:

Your claims representative has visited your home to confirm and clarify your coverage, and they have also identified and discussed the damage your property has sustained.

By now, your claims representative will have also taken pictures of the damage, gone over any questions you may have had and created a scope of the necessary repairs. They may also have provided you with an estimate.

Step Two

Your Settlement Options:

Once your claims representative has established the final repair estimate, they will discuss your settlement options with you. There are four main options you can choose from:

1

Repair using an Intact Insurance Rely Network® vendor

We can refer one of our Rely contractors to complete your repairs; repairs done by our Rely vendors are covered by our Rely Guarantee.

2

Choose your own contractor

Already know a contractor you'd like to use? We can issue you a co-payable cheque for the approved repair amount, less any applicable deductible. This will enable you to manage your repairs however best you see fit.

3

Take a cash settlement

Do you want to do the work yourself? If so, we can issue a cheque directly to you. The amount of the cheque will be for the cash value of the repair estimate and will not include the allowance given for things like contractor profit, overhead, taxes, and trade expertise. If this is the option you'd like to pursue, your claims representative will discuss the details of the cash settlement with you.

4

Withdraw the claim

If the quoted cost of repairs ends up being less than your deductible, you can choose to withdraw the claim altogether without penalty.

The source of damage has been identified, coverage has been confirmed by an Intact Insurance representative and you've chosen to proceed with settlement option #1: 'Repair using an Intact Insurance Rely Network® vendor'.

Now what?

If not already initiated, emergency work will begin.

The contractor will ask you to sign a Work Authorization Form before any work can commence and may request your deductible; this is your home and only you can authorize the repairs to be performed to it.

Depending on the nature of the property damage, your home may need to be secured in preparation of repairs. This could include the boarding up of windows and doors, emergency cleaning of building surfaces or contents, and inspections of HVAC and electrical systems.

Any contents that cannot be cleaned and restored will be listed by your claims representative who will work with you to discuss your settlement options.

Once the emergency portion is complete, the final repairs will proceed based on the estimate provided to you by your claims representative.

Throughout this entire process, your claims representative will be available to answer any questions or concerns you may have.

Proof Of Loss

The Insurance Act requires us to provide you with a Proof of Loss (POL) Form when your claim is opened.

If you need to fill it out and submit it, your claims representative will provide you with instructions to do so.

There are a few circumstances where completion and submission of the POL is required; for example, in the event you disagree with our assessment, or if the claim limitation (expiry) date is approaching.

Most claims are settled and closed without the POL being completed. Your claims representative can answer any questions you have about the POL.

The Role Of Independent Adjusters

Intact Insurance makes use of independent adjusting firms during catastrophic events. The firms we use are certified and accredited, and they specialize in the insurance industry. These firms are called upon to help you through this process and act on behalf of Intact Insurance.

The use of independent adjusters provides us with additional resources during peak periods to ensure that your claim is responded to as soon as possible. Independent adjusters will assess the damage on our behalf and provide you, as well as our company, with an estimate.

From there, any questions you may have can be answered by your Intact Insurance claims representative.

Our Rely Network® of vendors

Our carefully selected network of professional contractors provides you with priority service and a guarantee* on all work completed for as long as you own the property.

These vendors are independent from Intact Insurance; however, our quality assurance process ensures that qualifying vendors have a reputation for providing excellent customer service, among other criteria.

Our Rely partners agree to:

- Give priority service to Intact Insurance customers,
- Use quality materials to make your repairs,
- Review and explain the estimate before starting repairs, keeping you informed throughout the process on how long your repair is expected to take,
- Ensure the work area is left clean and tidy when the job is completed, and
- Provide you with the Intact Rely Guarantee upon completion.

* Certain conditions, limitations and exclusions may apply.

