

## Important Changes to your Insurance Policy

At HTM Insurance, we strive to continuously improve our coverages in order to provide our policyholders with quality products and services. We have made some changes to our packages to better fit your insurance needs.

There are several improvements and increased limits within our packages, however we want to make you aware of several restrictions to your current wordings. These are shown in the table below:

Coverage Section	Description
Additional Living Expense	In the event of a claim, we will only pay fair rental value if we have been made aware that you are renting out a portion of your home
Exclusions	The exclusion for freezing pipes has been clarified to now include any portion of the house where heat is not maintained

In an effort to be more environmentally friendly, we will now be offering all of our wordings on our website for you to review at any time. If you would like to have your wordings printed off for you, please contact your broker.

Please go to [www.HTMinsurance.ca](http://www.HTMinsurance.ca) for access to your wordings

Thank you for being a valued customer of HTM Insurance. If you have any questions or concerns or would like to discuss these changes in more detail, please contact your broker