

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.

Some of the enhancements are shown below:

| Coverage Section | Description |
|-----------------------------|--|
| Detached Private Structures | We will include boathouses and docks that are within 30 metres of your premises |
| Personal Property | We now include E-Bikes and Personal Transporters as motorized vehicles |
| Special Additional Coverage | We have added new coverage for Loss Assessment for Homeowners that belong to a condominium corporation We now include some By-law coverage |
| Additional Coverages | Pollution limit increased to \$25,000 \$5,000 for domestic animal coverage Monuments coverage for a limit of \$10,000 |
| Basis of Claim Settlement | We now have a loyalty bonus: we will waive 10% of your deductible for every year you have been insured with our company or since the date of your last claim |

We also would like to make you aware of a few changes we have made that restrict your current wordings, these are shown 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 |
| Additional Coverages | The coverage for Non-Domestic Animal's is now limited to \$20,000 |
| 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 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 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