



ENHANCED *Water Damage Package*

CLAIM SCENARIOS

Do you know the **#1 threat** to homes in Ontario?

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.

Intact Insurance's Enhanced Water Damage coverage is an expansion of their existing water damage offer to help you in your time of need.

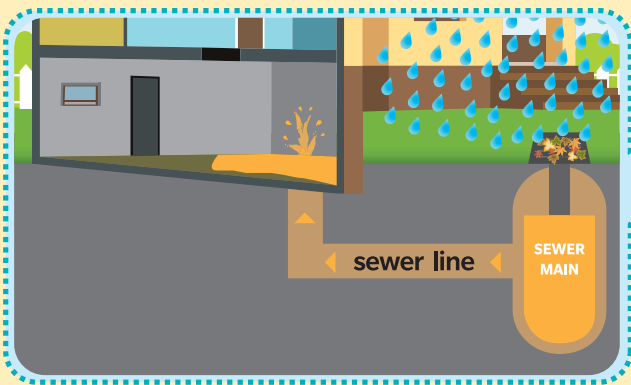
The following illustrated claim scenarios will provide you with a better understanding of the coverage details and how they apply.

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. Their new Enhanced Water Damage Package (formerly Water Escape/Back-up Extension Endorsement) covers backing up or escape of water or sewage within their dwelling through a drain.



Water Escape/Back-up Extension Endorsement (before Feb. 8, 2016)

Sewer Back-up provides coverage to loss or damage caused by the backing up or escape of water from the sewer, storm drain, drain, sump or septic tank



Enhanced Water Damage Package (post Feb. 8, 2016)

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 \$1000 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.



Water Escape/Back-up Extension Endorsement (before Feb. 8, 2016)

No coverage



Enhanced Water Damage Package (post Feb. 8, 2016)

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

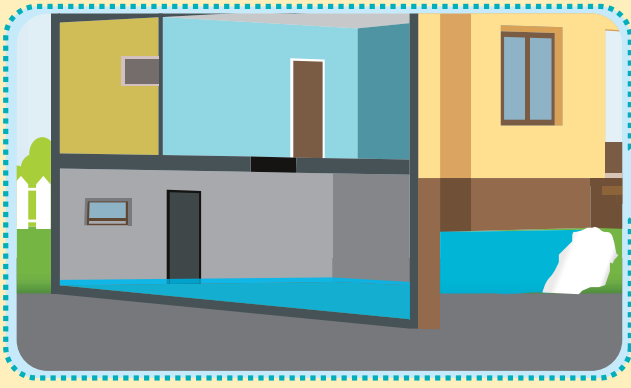


SCENARIO 3

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.



Water Escape/Back-up Extension Endorsement
(before Feb. 8, 2016)

Excluded from coverage



Enhanced Water Damage Package
(post Feb. 8, 2016)

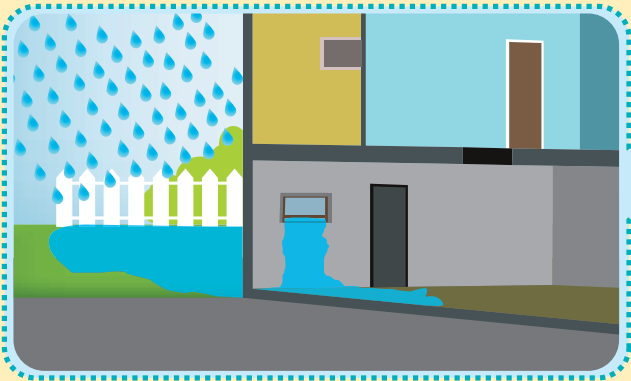
Optional Ground Water provides coverage for damage resulting from the sudden and accidental entrance of ground water through basement walls, foundation, or floors. This includes damage resulting from rising of the water table

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, 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.



Water Escape/Back-up Extension Endorsement
(before Feb. 8, 2016)

Excluded



Enhanced Water Damage Package
(post Feb. 8, 2016)

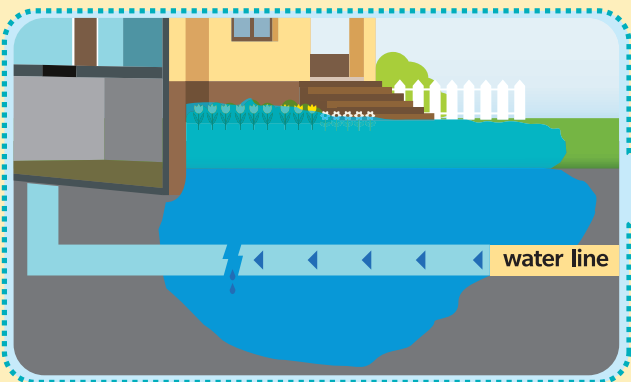
Overland Water provides coverage against direct water damage caused by sudden and accidental entrance of surface water that enter your dwelling through a point at or above the surface of the ground

SCENARIO 5

Water line repair outside of the house

Jim and Julie noticed a sudden reduction in their water pressure. They live in a 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 Escape/Back-up Extension Endorsement
(before Feb. 8, 2016)

Excluded from coverage



Enhanced Water Damage Package
(post Feb. 8, 2016)

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

It's a smart policy to understand your coverage. Ask your broker and be sure.