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ALL CANADIAN UNDERWRITING GUIDE

Important:

The material contained here does not change or extend your Agency/Broker binding authority agreement established with our Company.

GUIDE NOTES

Service Standards

In order to best serve our customers, it is expected that the following service levels will be adhered to for the ACBN program:

- Issuance of new business documents within 5 business days of binding
- Issuance of endorsement documents within 10 business days of binding
- Issuance of cancellation documents within 5 business days of the request
- Issuance of renewal documents (including renewal notice documents) a minimum of 35 days in advance of the expiry date
- Issuance of lapse notice a minimum of 35 days in advance of the expiry date when you are aware that the policy will not be renewed
- Issued policy documents must be sent to RSA within 15 business days by a person who is authorized to complete batching on behalf of ACBN

Batching

Batching of policies is to be completed only by authorized individuals for each branch of the All Canadian Broker Network. For ease in processing, policies should be provided in the following way:

- Individual attachments/emails for each policy
- Subject line should include policy number, last name of insured, transaction type, month effective, and direct/agency bill
- In the case of endorsements, the processed change should be noted either on the declaration page or in the body of the email with the attachment

Rates & Premiums

All premiums and rates quoted are annual. Rate calculations are produced by the All Canadian rating portal

Endorsements

All endorsements are calculated on a pro rata basis. Premiums of \$5.00 or less will be waived.

Inflation

An inflation factor of 4% is to be applied to all risks upon renewal. In lieu of 4% inflation, a newly completed (within 90 days of the renewal date) replacement cost calculator can be provided. Additionally, a new replacement cost calculator is required every three years.

Letters of Brokerage (Letters of Authorization)

Letters of brokerage are not accepted on the All Canadian program. Any policy that was on the All Canadian program in the prior term with another brokerage must be written as new business, re-underwritten, and charged the correct premium.

Rounding Premiums

All premiums are rounded to the nearest whole dollar except cancellations at our request, when rounding should be on to the next highest dollar.

Cancellations

1. Annual policies cancelled at the insured's request are calculated on a short rate basis.
2. Policies cancelled at the companies' request are calculated on a pro-rata basis.
3. Any minimum retained premium is to be recorded on the declaration page
4. Flat cancellations are permitted within 30 days of policy inception/renewal provided the insured's copy of the policy declaration page is returned to the broker

RISK SELECTION GUIDE

Program Scope

The All Canadian Personal Lines Program is designed for above average risks located in hydrant protected zones in British Columbia. The goal of the program is to sustain an underwriting profit through diligent risk selection, which can be accomplished by adhering to the guidelines included in this manual.

As part of this partnership RSA gives the authority to quote, bind, and issue policies as outlined within this manual.

Target Market

- Risks which have been claim free for three years or longer
- Insured to 100% replacement value
- Newer construction – less than 25 years old, meeting by-law and building code requirements
- Single family owner-occupied
- Good housekeeping/maintenance
- Approved primary heating
- Insured values within the binding authority
- Mortgage free
- Urban location

Other Characteristics to Consider

When approached with a risk slightly outside of the above 'target market' there are many factors that can serve to make the risk more desirable. These include, but are not limited to:

- Roof covering has been replaced in the last 12 years
- Debris and leaves are regularly removed from the eaves troughs and downspouts
- The central heating furnace has been serviced by a licensed contractor within the past 2 years or has been replaced within the past 5
- Electrical wiring has been updated and inspected
- Septic tank has been replaced within the past 3 years or is serviced regularly

- Sewer backup prevention devices are installed
- Rubber hoses have been replaced with braided metal lines
- Hot water tank has been replaced within the past 3 years
- The home is protected by some form of security system including alarms, window bars, and community organizations
- The risk has sufficient smoke and carbon dioxide detectors
- There is a gate at the entrance to the neighbourhood complex
- There is a security guard on duty (for condos)
- Tenants carry their own liability
- A home inspection has been completed and all recommendations have been addressed
- You have physically walked through the dwelling to confirm it's insurability

Eligibility Criteria

The section that follows contains risk characteristics and our underwriting approach. We have noted the risks that will not be written, as well as how risks will be handled at new business and renewal. Risks that require referral must not be bound and must be referred to either AC corporate management or CNS underwriting (depending on circumstance) for consideration.

Age and Condition of Dwelling

Eligible Risks	Risks Which Must be Referred	Risks We Will Not Write
<ul style="list-style-type: none"> • Newer construction – less than 25 years old, meeting by-law and building code requirements. 	<ul style="list-style-type: none"> • Dwellings with unique or unusual construction (not eligible for GRC/Full Value Rebuilding Cost). • Unusual burglary/theft exposure. • Unusual liability exposure 	<ul style="list-style-type: none"> • Dwellings over 50 years old that have not been updated. • Risks where zoning or by-laws prohibit rebuilding. • Poor housekeeping/maintenance. • Electrical: <ul style="list-style-type: none"> • Risks with knob and tube or aluminium wiring • Risks with 60 amp service • Log homes • Non-hydrant protected homes • Mobile homes • Heritage homes
<ul style="list-style-type: none"> • Homes more than 25 years old which have been fully updated and have the following characteristics: • Electrical: • Minimum 100 amp service. 		

		<ul style="list-style-type: none"> Any dwelling not build on solid concrete foundation
<ul style="list-style-type: none"> Copper wiring Dwellings built prior to 1975 require adequate and approved wiring. Plumbing as per guidelines below: Heating as per guidelines below 		
<p>Renewals: Existing risks that are older than 25 years old with outdated wiring, heating, and roof or plumbing must be updated.</p> <p>Please go to the Roofs section for criteria on roofs.</p>		

Cancellations

Non-Payments/NSFs

- Risks with prior cancellations for non-payment by another insurer (including CNS) in the past three years with a gap less than 30 days may be referred to ACBN Corporate Management for review.
- Policies with two or more rejected payments due to insufficient funds (NSF) in the past three years may be reviewed for renewal eligibility, subject to provincial regulations.

Other Reasons

- Risks that have been cancelled, refused or lapsed by a prior insurer must be declined.

Catastrophic Events

- Brokers have no binding authority on risks in imminent danger of catastrophic loss, including wildfires, forest fires, floods, and earthquakes. This includes new applications and mid term additions or changes.
- For information on wildfires, the following website can be used to view the current wildfire activity: <https://www2.gov.bc.ca/gov/content/safety/wildfire-status/wildfire-situation>
- For information on water levels, the following website can be used to view the current status: <https://www2.gov.bc.ca/gov/content/environment/air-land-water/water/drought-flooding-dikes-dams/river-forecast-centre/current-water-levels-and-flood-forecast-modeling>

Commercial Exposures

Eligible Risks	Risks to be Referred	Risks We Do Not Write
<ul style="list-style-type: none"> The commercial exposure present at the risk location is a paperwork only office The commercial exposure is limited to that which is included in part II of the liability wording on the policy 	<ul style="list-style-type: none"> Cameras and Musical Instruments used professionally. Risks that are primarily residential, but have a business that is insured with the CNS commercial department Risks with incidental office use that is more than paperwork only (customers or couriers are coming to the home for the business) 	<ul style="list-style-type: none"> Risks in which the insured is operating a business from the home Rooming houses Group homes

Daycare in the Home

- Risks with an unlicensed daycare facility in the home must be referred to ACBN Corporate Management for consideration. Licensed daycare facilities cannot be written on the All Canadian program

Drug Operations

- Risks that were previously identified as drug/grow operations must be referred to ACBN Corporate Management for review
- This information will be updated once CNS determines the appropriate way to handle to the new legalization legislation

Dwelling Occupancy

Eligible Risks	Risks Which Must be Referred	Risks We Will Not Write
Owner-Occupied Dwellings		
<ul style="list-style-type: none"> Two roomer or boarder. Dwelling used for private residential purposes only. Each insured building can have a maximum of four (4) dwelling units in total, including the unit occupied by the insured. 	<ul style="list-style-type: none"> Stand-alone seasonal dwellings Exchange students Foster children Home stay students Any dwelling that has previously been used for the purpose of a marijuana grow operation. 	<ul style="list-style-type: none"> More than two roomer or boarders More than two unrelated individuals living in the same unit. Units used for commercial purposes, lodging or housing (e.g., bed and breakfast).

Rental Dwellings		
A fully completed rental dwelling questionnaire and photos are required for all rental dwellings. Please refer to the Rented Dwellings section of this manual for additional criteria		
<ul style="list-style-type: none"> • Three (3) rental dwellings or units • Each insured building can have a maximum of four (4) dwelling units in total. • Rental dwellings that are inspected by the landlord or his/her representative once every ninety (90) days. 	<ul style="list-style-type: none"> • Rental properties with incidental office exposures • Four (4) rental dwellings or units • Standalone rental dwellings • Absentee landlords 	<ul style="list-style-type: none"> • More than four (4) rental dwellings or units. • Rooming houses. • Any building with more than two rooms for rent. • Rental dwellings not inspected by the landlord or his/her representative every ninety (90) days. • Rental dwellings with commercial exposures. • Any dwelling that has previously been used for the purpose of a marijuana grow operation.
<p>Renewals: A new Rental Dwelling Questionnaire is required every three years on rental properties.</p>		

Dwellings under Construction or Major Renovation

There is no binding for dwelling under construction or major renovations on the All Canadian program. Any risk with these exposures should be referred to CNS retail for consideration.

Flat Cancellations at Renewal

The renewal documents must be returned, **or** a request for cancellation signed by the insured(s) must be received not more than 30 days after the renewal's effective date.

Float Homes

Float homes are not eligible.

Group Homes

Fostering arrangements that have been licensed by the provincial government and/or designated as 'group homes' will not be written.

Heating

(Refer to Oil Tanks section of this document for additional criteria).

Eligible Risks	Risks to be Referred	Risks We Will Not Write
Primary Heating		
<ul style="list-style-type: none"> • Professionally installed and CSA approved gas central heating. • Permanently installed fixed electric heat approved by the authority having jurisdiction. • Permanently installed fixed radiant heat approved by the authority having jurisdiction. • Solar Heat. • Heat Pumps • Geothermal 	<ul style="list-style-type: none"> • Solid fuel-burning furnaces • Permanently installed propane fuelled heating appliance inspected and approved by the Canadian Gas Association with proper label affixed to it. • Combination furnaces (e.g., wood/oil) and add on units may be written if certified and installed to standards. 	<ul style="list-style-type: none"> • Unapproved space heaters and furnaces. • Dwellings with the following Radiant Heating systems: <ol style="list-style-type: none"> 1. Safe-T-Flex MK4 or MK5 22 watts 2. Flex Watt – 20 watts or more 3. Aztec Flexel Scotland 22 watts 4. Thermo-Flex Scotland 22 watts • Any system used as the principal source of heat and not listed under eligible risks.
Auxiliary Heating		
<ul style="list-style-type: none"> • Geothermal • A professionally installed brick or stone fireplace with its own approved chimney (no surcharge) • The types of solid fuel auxiliary heating below is approved only if both standards listed are met: <ol style="list-style-type: none"> 1. The unit is constructed and professionally installed to CSA or ULC standards, AND 2. The chimney, if applicable, is approved. 		<ul style="list-style-type: none"> • Any system used as an auxiliary source of heat that is not listed under eligible risks.
<ul style="list-style-type: none"> • Space heaters; • Pellet, Wood, Coal or other solid fuel source appliances; • Fireplace Inserts; • Freestanding fireplaces including 		

Eligible Risks	Risks to be Referred	Risks We Will Not Write
natural gas, propane gas and electric fireplaces.		
LIST OF APPROVED INSPECTION AGENCIES		
CSA - Canadian Standards Association CGA - Canadian Gas Association	ULC - Underwriters' Laboratories of Canada WH-ETL - Intertek Testing Services Ltd (formerly Warnock Hersey) OMNI Canada	

Notes:

Primary Heating

1. Approved CENTRAL HEATING (as noted) above requires that all furnaces be installed on solid concrete floors.
2. An approved chimney is one of masonry construction from the ground up or a metal chimney but only if factory built and manufactured and installed in accordance with CSA or ULC standards.
3. A combination furnace (e.g. wood/oil) may be acceptable as approved primary heat on standard rating provided it is manufactured and installed in accordance with CSA or ULC standards.
4. A solid fuel furnace **add-on** may be acceptable as approved primary heat on standard rating provided both units are CSA or ULC approved and such approval remains valid with the operation of all or part of the combined system, and the installation of both units meets all building code requirements.

Auxiliary Heating

1. An auxiliary heat source will be considered primary heating if:
 - the unit is used for more than 8 consecutive hours, more than 5 days a week during the heating season, or;
 - The unit is used more than 50% of the time during the heating season.
2. A \$40 surcharge will be applied to any rented dwelling with a solid fuel auxiliary heat source
3. Natural gas, propane gas & electric fireplaces are not considered an auxiliary heat source.

Heritage Homes

- There is no binding for heritage homes on the All Canadian program. These risks should be referred to either the ACBN Corporate Management team or a CNS retail underwriter

Inspections

Inspections Required	Inspections may be Required
<ul style="list-style-type: none"> • Dwellings over \$1,500,000; • Dwellings built prior to 1920; • Risks with woodstove where the installation was not done professionally or is not known; • Risks with additional buildings valued over 25% of principal residence; • Risks where there are liability extensions added to the policy which could add to the overall exposure of the risk (e.g.: Daycare) • Any dwelling where a major renovation was completed in the prior term. 	<p>At the discretion of the Underwriter:</p> <ul style="list-style-type: none"> • Potential commercial activity on premises; • An inspection was previously waived; • Concerns related to the risk; • Location on Crown or federally/provincially owned or leased land; • Outdoor oil tanks that are older or the condition is of concern. • A risk written on the program as an accommodation

Note: Inspections required for the above conditions will be at the cost of CNS.

Insurance to Value

Eligible Risks	Risks We will not Write
<ul style="list-style-type: none"> • All coverages (building, outbuilding(s) personal property, additional living expenses, loss assessments, additional protection, and other endorsements) must be insured to 100% Replacement Cost. • Risks where an acceptable Evaluation form has been used to determine the value of the dwelling. 	<ul style="list-style-type: none"> • Risks, other than seasonal, written on an actual cash value basis. • Risks where insured values are below minimum premium amounts as shown in our tables.

Island Properties

For our purposes, a primary, secondary or seasonal dwelling is considered an 'island property' if *both* of the following statements are true:

1. There is *no* fixed, vehicular link to the island able to accommodate heavy vehicles, *and*;
 2. There is *no* volunteer or full-time, paid fire-fighting service permanently stationed on the island.
- Properties located on an island cannot be written on the All Canadian program
 - Any risk in a postal code territory not captured in the All Canadian rating tool cannot be written on the program. These risks should be submitted to CNS retail underwriting for review

Laneway Homes

Laneway homes are acceptable to write on the All Canadian program, however consideration must be paid to how they are written. For situations where the laneway home is on the same legal lot as the primary it would need to be included as increased outbuildings in order to prevent any coverage overlap and stacking. For situations where the laneway home is on its own lot it would need to be written as a separate location.

Log/Panabode Homes

Log and Panabode homes are not to be bound on the All Canadian program. ACBN Corporate Management can be approached to write these on an accommodation basis. Otherwise, these risks should be placed on CNS retail.

Loss History

All Losses (except sewer back-up and flood/enhanced water)

Eligible Risks	Risks to be referred	Risks We will not Write
New Business:		
<ul style="list-style-type: none"> No prior losses in the past three years 	<ul style="list-style-type: none"> Risks with 2 or more losses in the past 5 years, or with losses totalling \$10,000 or more 	<ul style="list-style-type: none"> We reserve the right to decline risks with a prior loss history including but not limited to risk with an open claim or a frequency of losses.
Renewals:		
<ul style="list-style-type: none"> Risks with 2 or more losses in the past 5 years (with one loss in the prior term) or a loss in the prior term of \$10,000 or more 		

Sewer Back-up and Flood/Enhanced Water Losses

New Business	Risks to be Referred	Risks We will not Write	Renewals
<ul style="list-style-type: none"> No prior SBU or flood loss within 5 years 	<ul style="list-style-type: none"> Risk with one prior SBU or flood loss within 5 years 	We reserve the right to decline risks with a prior loss history including but not limited to risks with an open claim or a frequency of losses	1 SBU or Flood/Enhanced Water Loss: <ul style="list-style-type: none"> Water Damage Questionnaire required Acceptable loss mitigation steps required for SBU or flood coverage (See below for acceptable mitigation)
			2 SBU or Flood/Enhanced Water Losses: <ul style="list-style-type: none"> No Coverage Lower limits in coverage may be available for exceptional

			mitigation – i.e. Water main replacement, weeping tile upgrades, excavation improvements around the property
<p style="text-align: center;">Acceptable Loss Mitigation Steps</p> <p>For sewer back-up or flood losses, loss mitigation steps must have been taken on existing risks that have had a sewer back-up or flood loss in the expiring term.</p> <p>Professionally installed:</p> <ul style="list-style-type: none"> • Inline gate or flapper style sewer backup valve on the main line into the dwelling; • Sump pit and pump with auxiliary power source. <p>Other steps recommended by a licensed professional (plumber or engineer) including but not limited to:</p> <ul style="list-style-type: none"> • Disconnection of downspouts connected to the sewer system (where allowed by municipality); • Replacement, repair or cleaning of the sewer lateral leading from the dwelling to the municipal sewer system; • Lot grading. <p>These steps must be documented by one of the following:</p> <ul style="list-style-type: none"> • A complete Water Damage Questionnaire; • Invoice from a licensed professional (i.e. plumber, engineer) on letterhead detailing the completed work. 			

Mortgages and Loss Payees

The following criteria must be met for a risk to be considered as having more than one mortgage or secured line of credit:

- Each mortgage and/or line of credit must be provided by a separate individual, company or bank;
- Two standard mortgages with the same financial institution can be considered as ‘one mortgage’ as long as they are financing the same insured location

Homeowner’s Policies:

Eligible Risks	Risks to be Referred
<ul style="list-style-type: none"> • Mortgage free. • Risks with 2 mortgage or secured line of credit. 	<ul style="list-style-type: none"> • Risks with three or more mortgages/secured line of credit as New Business. • Risks with a private mortgage
<p>Renewals: Existing business with more than one mortgage or secured line of credit will be reviewed at renewal.</p>	

Other Risk Types:

Eligible Risks	Risks to be Referred
<ul style="list-style-type: none"> • Mortgage free. • Risks with 2 mortgage or secured line of credit. 	<ul style="list-style-type: none"> • Risks with more than 2 mortgages/secured line of credit as New Business.
<p>Renewals: Existing business with more than one mortgage and/or secured line of credit will be reviewed at renewal for underwriting eligibility.</p>	

Named Insured in a Business Name

Risks to be Referred	Risks we will not Write
<ul style="list-style-type: none"> • Any Occupancy: registered in a non-active company name for estate planning purposes only. • Rental Dwellings: Numbered companies will be permitted provided incorporation is for tax purposes only and the dwellings are owned by private individuals as an incidental business pursuit. 	<ul style="list-style-type: none"> • Dwellings in the name of a Church, Parish, or school board which is occupied as a single or multiple family dwelling. • Policies in the name of an active Company, Organization or Governmental Body.

For our purposes, a non-active company is one that exists solely for the purpose of tax or estate planning

No Prior Insurance (All Form Types)

- Risks with no prior insurance must be referred.
- First time buyers having resided with parents until occupancy will be considered.

Oil Tanks

Risks with an oil tank should be referred to the CNS Retail product and not placed on the program

Plumbing

Eligible Risks	Risks to be Referred	Risks we will not Write
<ul style="list-style-type: none"> • Copper, ABS and/or PVC type pipes. • Dwellings built prior to 1975, with plumbing types other than those listed above, require updated plumbing. 	<ul style="list-style-type: none"> • Risks with galvanized steel plumbing. • Risks with cast iron plumbing 	<ul style="list-style-type: none"> • Risks with clay waste lines. • Risks that have had a claim due to leaking or deteriorating pipes.

Renewals: Existing clients must have plumbing system upgraded to our minimum requirements.

Roofs

Eligible Risks	Risks We will not Write
<ul style="list-style-type: none"> • Asphalt roof less than 20 years old. • Tar and Gravel (Flat) roof less than 15 years old • Concrete, clay, slate, tile or metal roofs 	<ul style="list-style-type: none"> • Asphalt shingle roofs more than 20 years old. • Tar and Gravel (Flat) roof more than 15 years old • Roofs that are in a poor state of repair.
<p>Renewals: Asphalt shingle roofs more than 20 years old, or roofs that are in a poor state of repair must be replaced.</p>	

Rural Acreage Properties

Rural acreage properties are not eligible for the All Canadian program. Only fully hydrant protected risks are eligible for the program. Additionally, risks over one acre must be referred to All Canadian corporate management (even if they are hydrant protected)

Vacant Dwellings/Units

*A fully completed Vacancy Questionnaire (#20347CNS) is required.

- Vacant dwellings must be referred to ACBN Corporate Management team if the period of vacancy will be longer than 30 days
- Vacant dwellings for existing clients are to be referred to ACBN Corporate Management for review. Dwellings that the owner plans to demolish cannot be written.

BROKER BINDING AUTHORITY

Policy Form	Value	Protected
Homes Forms including Primary, Secondary, and Seasonal	Coverage A Building	Maximum \$1,000,000
All Tenant Forms	Coverage C Contents	Maximum \$100,000
Condominium Forms (Primary and Seasonal)	Coverage C Contents	Maximum \$500,000
Seasonal Dwellings	Coverage A Building	Maximum \$500,000
All Rented Dwellings	Coverage A Building	Maximum \$500,000
Rented Condominiums	Major Appliances	Maximum \$50,000
Vacant Dwellings	Coverage A Building	Must refer
Liability	Liability	\$2,000,000
Scheduled items	Special Limits	\$200,000 total \$50,000/item
Earthquake Coverage (following EQ event)	N/A	No Binding (see Binding Authority in Natural Catastrophes)
Wildfires/Forest Fires	N/A	No Binding (see Binding Authority in Natural Catastrophes)
General Catastrophe (Hurricane, Tornado, Flood)	N/A	No Binding (see Binding Authority in Natural Catastrophes)

In all cases, the physical aspects of the risk must meet acceptable underwriting standards before you bind or quote. Please refer to the Risk Selection Guide for further information.

Scheduled Items – If a single scheduled item or the total of scheduled items exceeds the limit(s) shown below, the **entire risk** must be referred prior to binding.

Monitored Alarm Requirements - If the dwelling building amount is \$1,500,000 or greater, a monitored fire and burglar alarm is required. Risks in excess of \$1,500,000 where a monitored alarm is not present can be considered but **MUST** be referred to your underwriter for consideration.

Binding Authority in Natural Catastrophes – Brokers have no binding authority on risks in imminent danger of catastrophic loss, including wildfires, forest fires, and earthquakes. This includes new applications and mid term additions or changes. This includes, but is not necessarily limited to, a 10 day suspension of binding within 100km of the epicentre of an earthquake measuring 5.0 or higher on the Richter Scale, a suspension of binding for any risk within 50km of an active wild/forest fire, as well as any risk under evacuation notice.

Note: We retain final authority in determining the acceptability of any risk.

If the risk exceeds these limits, it must be referred to the ACBN Corporate Management team for consideration

SHORT RATE TABLE

This table is to be used for annual policies cancelled at the insured's request.

Days To Expiry	% of Premium Returned	Days To Expiry	% of Premium Returned	Days To Expiry	% of Premium Returned
365-362	92	245-243	61	126-123	30
361-358	91	242-239	60	122-120	29
357-354	90	238-235	59	119-116	28
353-350	89	234-231	58	115-112	27
349-346	88	230-227	57	111-108	26
345-342	87	226-223	56	107-104	25
341-339	86	222-219	55	103-100	24
338-335	85	218-216	54	99-97	23
334-331	84	215-212	53	96-93	22
330-327	83	211-208	52	92-89	21
326-323	82	207-204	51	88-85	20
322-319	81	203-200	50	84-81	19
318-316	80	199-196	49	80-77	18
315-312	79	195-193	48	76-73	17
311-308	78	192-189	47	72-69	16
307-304	77	188-185	46	68-66	15
303-300	76	184-181	45	65-62	14
299-296	75	180-177	44	61-58	13
295-292	74	176-173	43	57-54	12
291-289	73	172-170	42	53-50	11
288-285	72	169-166	41	49-47	10
284-281	71	165-162	40	46-43	9
280-277	70	161-158	39	42-39	8
276-273	69	157-154	38	38-35	7
272-269	68	153-150	37	34-31	6
268-266	67	149-146	36	30-27	5
265-262	66	145-143	35	26-24	4
261-258	65	142-139	34	23-20	3
257-254	64	138-135	33	19-16	2
253-250	63	134-131	32	15-12	1
249-246	62	130-127	31	11-0	0

Notes:

This table is based on percentage of premium return.

DEDUCTIBLES

Deductible Differentials

COMPREHENSIVE AND BROAD HOME FORMS

Available Deductibles

BROAD AND COMPREHENSIVE HOME FORMS					
Deductible	\$500	\$1,000	\$2,500	\$5,000	\$10,000

ALL OTHER FORMS

The standard deductible for physical damage losses is **\$500** unless otherwise stated in the policy or endorsement wording.

The charges and discounts for alternative deductibles shown below apply only to Seasonal, Tenant, Condominium and other Building/Contents forms (e.g., Seasonal or Rented Dwelling).

For additional coverages (e.g., Outboard Boat and Motor), please refer to the appropriate section, or contact the Company.

Deductible		\$500	\$1,000	\$2,500	\$5,000	\$10,000
TENANT FORMS						
Charge/Discount to the Base Premium	Standard Deductible		-12%	-20%	-25%	Refer to Company
COMPREHENSIVE CONDOMINIUM AND CONDOMINIUM FORMS						
Charge/Discount to the Base Premium	Standard Deductible		-12%	-20%	-25%	Refer to Company
ALL OTHER BUILDING/CONTENTS FORMS						
Charge/Discount to the Base Premium	Standard Deductible		-12%	-20%	-25%	Refer to Company

Water Deductible

The standard deductible for water damage (including all water endorsements) is **\$2,000**. This deductible can be bought down to **\$1,000**, however it cannot be lower than the policy deductible. It is important to make your clients aware that any water loss will be subject to this deductible. This includes water damage that is covered by the base wording (like the rupture of a domestic water container) as well as water damage that is covered by an endorsement (sewer backup and overland water)

PRICING

For all pricing information, including discounts, surcharges, and loadings, please refer to the All Canadian Rate Portal.

PAYMENT PLANS

COMPARISON CHART

Available Payment Plans	Due Dates/Service Charges	Payment Method
<u>One Pay Plan</u>	<ul style="list-style-type: none"> • 100% due on policy effective date • No service charge 	<ol style="list-style-type: none"> 1. Pay by Visa or Mastercard. On two and three pay plans future and renewal instalments are automatically debited. 2. Pay by Cheque, PC or Telephone Banking
<u>Automatic Monthly Withdrawal Plan</u>	<ul style="list-style-type: none"> • New business requires a down payment equal to 2 months of the total premium. Pay by EFT, credit card or cheque. • A 3% service charge applies • On renewal, there are 12 instalments with the first payable one month prior to the renewal date. • The insured may choose the withdrawal date or we will use the policy effective date. 	Pay by Electronic Fund Transfer (EFT)

One Pay Plan

- For payment by Credit Card, all we require is the Visa, MasterCard or American Express card number and the card's expiry date. This must be submitted to the National Billing Team at CNS – credit card information cannot be sent by email
- When paying by PC or Telephone banking, the insured can make their payment when they receive their instalment invoice that will indicate their account number. (**Note:** The account number is the same as the policy number.)
- Cheques are to be made payable to Canadian Northern Shield.

Over Payments and Under Payments

- When an instalment is overpaid, the amount of the overpayment is applied toward the next instalment. When there are no instalments left a cheque will be issued.
- When an instalment is underpaid, the unpaid amount is due immediately.

Rejected Items

When a withdrawal is rejected (NSF, account closed, stop payment, etc.) a resubmission will be automatically made within 2-6 business days from the scheduled payment date. A \$50 administration fee will be applied if:

- The retry attempt is also unsuccessful
- Withdrawal from the insured's account is rejected for other reasons e.g. account closed or frozen, a stop payment is issued, etc.

The policy will also be cancelled by registered mail for non-payment.

Please note: Additional NSF fees may be applied by the bank.

Automatic Monthly Withdrawal Plan

Requires a void cheque and completion of the Automatic Monthly Withdrawal Plan Authorization Form to be submitted to the company. On new business, the insureds down payment method is to be indicated on the authorization form.

Additional and Return Premiums

Additional and return premiums resulting from a policy change will cause all remaining withdrawals to be adjusted. A 10-day lead time is required. For example, if the policy change is processed and the next withdrawal is within the next 10 days, the policy change premium will not be reflected in that withdrawal. It will be reflected in the withdrawals of the following months.

Rejected Items

When a withdrawal is rejected (NSF, account closed, stop payment, etc.) a handling fee of \$50.00 will be applied and a notice will be mailed to the insured. A resubmission will automatically be made in 10 days and will include the \$50.00 rejection fee. If the resubmission is unsuccessful, the policy will be cancelled by registered mail for non-payment.