

# How to Read:

## Our New Customer Information Page

At Novex Insurance Company, doing what's right and making things easier and simpler for customers is important to us. That's why we created our "Customer Information" page, which details the rating information you provided to us for your home policy. You'll find your personal copy attached.

If you have any questions about this document, please contact your broker - an excellent source of information and advice.



### Customer Information

As a Novex Insurance Company customer, you provided us with information unique to you and the property described on this policy through an application you filled out with your broker. We have used this information to determine the price you pay for insurance coverage on your home(s) listed below. Only the details about the home(s) you own and live in, your secondary home or your seasonal home (broad form) will be shown on this page.

Location	Address	Policy coverage purchased
1	123 MAIN STREET ANY CITY XY Z0Z 0Z0	Homeowner Comprehensive
2	111 SANDY BEACH WAY RESORT TOWN XY Z1Z 1Z1	Homeowner Seasonal Broad

Because we consider all the facts about you and your home(s), the discounts you might be accustomed to seeing listed on your Coverage Summary page are now built right into your price.

- Review the details below and your Coverage Summary page to see what information we have on file for you.
- Your amounts of insurance, deductibles, special coverages and other insured property are shown on your Coverage Summary page.
- If you notice anything incorrect, missing, or if you have any questions, **contact your insurance broker**. For more information on "How We Rate", visit us at [www.intactinsurance.com/myrate](http://www.intactinsurance.com/myrate) or **contact your insurance broker** for a copy of this brochure.

Policy no.: \_\_\_\_\_ Broker name: \_\_\_\_\_

Effective dates (dd/mm/yy): From 12:01 a.m. \_\_\_\_\_ to 12:01 a.m. \_\_\_\_\_



#### Details that may affect your price

Number of full years with Novex Insurance Company: 1  
 Date of birth of oldest named insured (dd/mm/yy): 01/01/45  
 Consent for using credit score provided: Yes  
 Number of full years you have lived in your principal home: 5

Location	Year that your home was built	Estimated cost to rebuild your home	Total square footage (excl. basement)	Number of storeys	Year of the last update or original year of construction			
					Electrical	Heating	Plumbing	Roof
1	2001	\$425,000	2,500	2	2001	2001	2001	2001
2	1990	\$280,000	1,100	1	1990	1990	1990	1990

Location	Years since your last rateable claim	Number of families	Mortgage	Fire/Burglar alarm	Fire protection	Secondary heat (wood/pellet)	Sewer backup prevention	Water damage prevention measures
1	10 or more	1	Yes	Local	Within 300 meters of a hydrant	No	Sump pump	Water detection sensors installed
2	3	1	No	Monitored	No hydrant & over 13 km from a fire station	Yes		

Location	Seasonal Rental	Non Smoker
1	n/a	Yes
2	Short term	

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

**1** This tells you what Novex Insurance uses your information for and where you can obtain more information about these items.

**3** These are the details that may affect your premium.

**5** Details of the location including the year built, estimated rebuilding cost, square footage and the number of storeys are outlined here. Also, the year shown will represent the year that a full or partial property update was completed for the location's roof, electrical, heating and plumbing systems.

**7** If this section appears on your Customer Information page, this will indicate if the location is rented seasonally and if the customer is a non-smoker.

**2** This section provides information on your policy number, who your broker on record is, and the effective dates of your policy.

**4** Displayed here is how long you have been a client of Novex Insurance, the date of birth of the oldest client, and how long you have lived at your current residence.

**6** Additional location information including claims history, the number of families, if the location has a mortgage, the level of fire protection (hydrant, fire hall or unprotected), if the location has a fire or burglar alarm system, secondary heat source (i.e.: wood stove) and if any sewer backup and/or water damage prevention measures have been taken at the location can be found here.



an **intact** company