

**Want an insurance company that keeps its promises? Give us a call. Anytime.**

Have an emergency claim at 3 a.m.? Our 24/7 Claims Service Guarantee ensures that whenever you call us, day or night, we'll put you in touch with an Intact Insurance Claims Representative within 30 minutes or we'll write you a cheque for the amount of your annual premium up to \$1,000\*.

\* Some conditions apply.

**24/7 Claims Service**  
**1-866-464-2424**

**24/7  
CLAIMS  
SERVICE**

The support you need.  
**30 MINUTES. GUARANTEED.**

**An insurance company that understands you want protection and security.**

Intact Insurance is Canada's largest home, auto and business insurance company protecting over four million customers. We are the industry leader and a financially strong and stable company. Our coast-to-coast presence, fortified by our strong relationship with insurance brokers, means we can provide the outstanding service and stability you deserve.

**Our name is our promise**

At Novex Insurance we are here to protect the things you care about. Our strength is our ability to get you back on track. You have our word that we will do it in a fair, respectful and easy manner.

*Questions? Call your trusted insurance broker, your best source for information and advice.*

**HOME | AUTO | BUSINESS**  
**www.intactinsurance.com**

**Your insurance broker:**

**my rate™**  
Choose Confidence



**How we determine the right rate for you.**

Important notice: the information contained in this brochure is a guide only.

Intact Insurance reserves the right to make changes to insurance coverages without notice. For more information, please refer to your policy wordings for specific details about coverage and exclusions.

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an **[intact]** company

**novex**

# Property Insurance

## How we calculate the cost of your home insurance.

Your property insurance rate is based on how likely it is that you will experience a loss or damage and how much it will cost to get you back to normal.

## Up close and personal: Some of the things we look at to determine the right rate for you.

### Where you live.

Some locations are more exposed to crime, burglary, sewer back up and weather related events. We look at past experience to determine if you live in an area that has these types of events more often. Property rates are generally higher if you do.

### How close you are to fire fighting support.

Timing is everything when fighting fires. The closer you are to a reliable source of water (hydrants and fire halls), the quicker the response time for fire fighters. Which generally means, when there is a fire, damage is usually less significant for those that live in urban areas because they are protected by close fire fighting support, resulting in a lower insurance premium.

### How much protection you require.

If you need or want more insurance protection for your home and property, then the right price for you will be higher than someone who needs or wants less protection.

### The age and condition of your home.

Property rates are generally lower for newer homes. That's because with newer plumbing, wiring and roofs, there are generally fewer problems.

As your home ages, so do important areas of your home that become more prone to damage.

### How your home is heated.

Homes that use wood (solid fuel) as their primary and/or auxiliary heat tend to have more fire claims and will therefore be subject to a higher insurance premium.

### How you use your home.

Vacant or unoccupied properties are more prone to vandalism and theft. That's why they tend to have a higher insurance premium. Do you run a business out of your home? Talk to your independent insurance broker to ensure you have adequate coverage.

### How many claims you have made.

The number of years you've been insured without experiencing a loss or damage will affect your rate. The greater the number of years claims free (to a maximum of ten years), the greater the reduction in your premiums.

### How long you have lived at your current address.

Stability is important. Statistics show that customers who have lived in the same residence for longer periods of time make fewer claims. This plays a positive role in determining your rate.

### Maturity.

Maturity is recognized and rewarded with lower insurance costs based on the age of the oldest named insured (customer) on the policy. As you age, your premium will typically be lower.

### Loss prevention.

Investing in devices to protect against burglary, fire and water damage can lower your insurance costs. They also prevent and minimize losses which results in fewer claims.

### If you own your home outright.

If you own your home completely, without any mortgages or outstanding debts against it, you'll have more money to maintain your home, resulting in fewer claims. In this case, rates tend to be lower.

### If your home is built for or used by multiple families.

If your home has more than one self-contained living unit, or you share your property with unrelated individuals, it may be considered a multi-family dwelling. In these instances, there are more items that need to be covered by insurance, and more opportunities for larger claims. As such, your property rates will be higher.

