

Tenant Policy Form

How To Read Your Policy

Your policy is written in language designed to make it easier for you to understand your insurance protection. This policy is a legal contract between you and us.

It consists of:

- The policy form contained in this document

- Optional forms and endorsements contained in this document or attached but only those forms purchased by you and shown on the U&@~ |^Å -Ö[ç^!æ^• apply

- The Statutory Conditions which apply to all forms and are required by provincial law

The companies providing this tenant insurance policy are:

- Echelon Insurance, 2680 Matheson Blvd. E., Suite 300, Mississauga ON, L4W 0A5
- Intact Insurance, 20 Hector Gate, Dartmouth NS, B3B 0K3
- Gore Mutual Insurance, 252 Dundas St. N., Cambridge ON, N1R 5T3
- Wawanesa Insurance, 191 Broadway, Winnipeg MB, R4C 3P1

This policy form consists of three sections:

SECTION I - PROPERTY COVERAGES describes the insurance on your personal property and additional living expenses.

SECTION II – PERSONAL LIABILITY PROTECTION describes the insurance for your legal liability for bodily injury to others or damage to property of others arising out of your premises or your personal actions. It also includes benefits following injury or damage to property of others.

SECTION III - CONDITIONS describes conditions required by provincial law on property policies.

SHORT RATE TABLE

Attached to and forming part of this policy. The following Table applies when termination of the policy is requested by the Insured.

Days Insurance in Force	% of Premium Returned	Days Insurance in Force	% of Premium Returned
1	0.95	154-156	0.47
2	0.94	157-160	0.46
3- 4	0.93	161-164	0.45
5- 6	0.92	165-167	0.44
7- 8	0.91	168-171	0.43
9- 10	0.90	172-175	0.42
11- 12	0.89	176-178	0.41
13- 14	0.88	179-182 (6 months)	0.40
15- 16	0.87	183-187	0.39
17- 18	0.86	188-191	0.38
19- 20	0.85	192-196	0.37
21- 22	0.84	197-200	0.36
23- 25	0.83	201-205	0.35
26- 29	0.82	206-209	0.34
30- 32 (1 month)	0.81	210-214 (7 months)	0.33
33- 36	0.80	215-218	0.32
37- 40	0.79	219-223	0.31
41- 43	0.78	224-228	0.30
44- 47	0.77	229-232	0.29
48- 51	0.76	233-237	0.28
52- 54	0.75	238-241	0.27
55- 58	0.74	242-246 (8 months)	0.26
59- 62 (2 months)	0.73	247-250	0.25
63- 65	0.72	251-255	0.24
66- 69	0.71	256-260	0.23
70- 73	0.70	261-264	0.22
74- 76	0.69	265-269	0.21
77- 80	0.68	270-273 (9 months)	0.20
81- 83	0.67	274-278	0.19
84- 87	0.66	279-282	0.18
88- 91 (3 months)	0.65	283-287	0.17
92- 94	0.64	288-291	0.16
95- 98	0.63	292-296	0.15
99-102	0.62	297-301	0.14
103-105	0.61	302-305 (10 months)	0.13
106-109	0.60	306-310	0.12
110-113	0.59	311-314	0.11
114-116	0.58	315-319	0.10
117-120	0.57	320-323	0.09
121-124 (4 months)	0.56	324-328	0.08
125-127	0.55	329-332	0.07
128-131	0.54	333-337 (11 months)	0.06
132-135	0.53	338-342	0.05
136-138	0.52	343-346	0.04
139-142	0.51	347-351	0.03
143-146	0.50	352-355	0.02
147-149	0.49	356-360	0.01
150-153 (5 months)	0.48	361-365 (12 months)	0.00

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We insure you against claims arising out of:

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Agile Underwriting Solutions is a trademark of Underwriting Contract Administrators (2014) Inc.

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