Hub International Insurance Brokers

400 - 4350 Still Creek Drive
Burnaby, BC, Canada V5C 0G5
T: (604) 269-1000
F: (604) 269-1001
www.hubinternational.com

December 30, 2019

The Owners of LMS 712 - 888 Beach
c/o FirstService Residential BC Ltd.
700 - 200 Granville Street
Vancouver, BC V6C 1S4

RE: **StrataSURE Renewal**
Policy #: CLMS712
Policy Period: December 31, 2019 to February 29, 2020

Dear Council Members & Owners,

Please find enclosed your renewal documents providing coverage effective December 31, 2019 along with our invoice.

The property limit has increased by 4.69% based on the most recent appraisal from Normac Appraisals dated December 31, 2019.

Insurers are continuing to face an increase in both attritional and catastrophic losses, in response to this insurers are trying to position themselves for long-term sustainability, while others are restricting capacity or exiting this class of business. Please refer to our attached Market Outlook update for details on contributing factors driving these changes.

Below we have noted important changes and coverage enhancements to this years' renewal.

- Loss Limit applied against the Total Insurable Value. **The maximum payable any one loss is $97,300,000**
- Minimum All Property deductible increased to $25,000
- Water Damage, Sewer Back-up & Flood deductibles increased to $50,000
- Equipment Breakdown – Additional Living Expenses now included
- Directors and Officers Liability wording now includes a Failure to Maintain Adequate Insurance Exclusion for the duration of the policy extension

As part of the HUB StrataSURE Program, we are pleased to offer you the following benefits:

- $1,000,000 Additional Living Expenses
- Priority Claims Service
- Flexible Finance Options

Please note the various deductibles and limitations that apply to each coverage, and the list of optional coverage available.

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Included in our renewal package is a Confirmation of Understanding of the applicable Loss Limit being applied. To confirm your Loss Limit is $97,300,000 and this is the maximum value any insurer(s) will pay in the event of a claim. We kindly request that **this be signed by the Strata Council President** and returned within **10 days** of the renewal date.

A Loss Limit policy is a Property policy that provides a limit of coverage lower than the full replacement cost value of the Strata. Included below are a few examples of how a claim scenario would work:

- As a result of an insured peril your property suffers a partial loss which falls under your Loss Limit of $97,300,000. The policy would respond to repair the damages less your policy deductible.
- As a result of an insured peril your property suffers a total loss of $139,000,000. Your policy would respond by paying the Loss Limit amount of $97,300,000, leaving the corportation to pay the remainder of the uninsured balance.

As Loss Limit policies do not adhere to the B.C. Strata Property Act requirements, at this time all unit owners should be immediately made aware of this change in coverage as it potentially impacts the outcome and settlement of a claim.

Once you have reviewed the enclosed documents, please do not hesitate to contact us with any questions. We greatly appreciate your continued support.

Sincerely,

Michelle Elliott
Account Executive
(604) 269-1723
michelle.elliott@hubinternational.com

Enclosed

CondoSURE™ HUB

The HUB Advantage

At HUB International our realty service specialists have been dedicated to the insurance needs for Condo and Strata Corporations for over 30 years; bringing you innovative coverage and exceptional service. Staying connected to you is key in working to bring solutions to the ever changing needs of Condo and Strata Corporations. HUB's **CondoSURE™** program provides all of the essential and enhanced coverages to ensure your peace of mind.

Global Resources, Local Focus

HUB International is the largest insurance brokerage in Canada and 9th largest in the world. With our head office located in Burnaby BC, we have resources across the country with a local focus on our clients.

Risk Services Expertise

As a leading provider of risk management services, the HUB Risk Services division partners with our clients to identify current and potential risks. Through implementing controls to reduce exposure and mitigate losses, we can help lower your deductibles and premiums.

With experts in all functional areas and over 100 industries, our team has the proven knowledge and experience.

Our Communities

It's important to give back, our organization has a charitable and community giving program that allows HUB employees the opportunity to donate their time and service to community projects. HUB Gives taps into our employees' creativity, passion and connection to their communitties to facilitate a meaningful and rewarding experience.

Your Homes

It's easy!

HUB has a unique condo policy that minimizes the gaps between your corporation's insurance and your coverage as a unit owner.

Our Partners

Staying connected with industry news, education is vital to everyone. We partner with the following organizations to help keep current, to bring you information and provide informative education.

CLAIMS GUIDELINES & PROCEDURES

We hope that nothing ever happens that causes you to have an insurance claim. However, if you do, HUB Realty Claims is here to help. We have a fulltime in-office claims department to guide you through those difficult times and help you in reporting your claim.

Property Claims other than Glass

- Contact your Management Company and initiate emergency work as soon as possible to mitigate loss, control damages and minimize impact.
- Organize the details of the loss for reporting - time, date, location, type of loss, witnesses (if any). Your Management Company will be able to provide phone numbers of people to contact on-site.
- Claims should be reported as soon as possible to our office or ClaimsPro after hours. We will record all of the details for you, report it to the Insurers and give you directions on the next steps.
- Do not begin any repairs on the **resultant damage** until you have directions on how to proceed.

Note: If your Corporation owns any Contents such as furniture, appliances, paintings, exercise equipment, tools or similar items, we suggest that you do an inventory of these items; take some pictures and keep these with any receipts that you have for these purchases.

Glass Claims

Your Management Company can authorize repairs as soon as possible, making note of the date of loss and cause of loss. **Note:** A separate glass deductible is applicable to each occurrence.

Once the repairs are completed, the details of loss and paid invoice can be forwarded to our claims department for reimbursement, net of the applicable policy deductible.

Liability Claims

If a third party suffers a bodily injury or damage to their property, this may become a liability claim. Please report the details of the incident to your management company, regardless of any proof of responsibility on the Corporations part.
Do not accept responsibility nor respond to the claimant as that is for the Adjuster or the Courts to decide.
If you receive a writ or intent of action claiming for damages or compensation, please forward this information to your Management Company immediately.

Hub Real Estate Practice Claims Contacts

If you have suffered a loss or damage that may be covered by your insurance policy, please contact our Claims Department at:

604-269-1010 or realty.claims@hubinternational.com Monday to Friday, 9:00 am to 5:00 pm.

For after-hours emergencies, please contact 1-866-552-6278

Policy No. CLMS712

Declarations

Named Insured:	The Owners of LMS 712 - 888 Beach
Additional Insured(s):	First Service Residential BC Ltd.
Mailing Address:	c/o FirstService Residential BC Ltd., 700 - 200 Granville Street, Vancouver, BC V6C 1S4
Location Address(es):	1500 Hornby Street, Vancouver BC V6Z 2R1, 1501 Howe Street, Vancouver BC V6Z 2P8 & 888 896 898 Beach Avenue, Vancouver BC V6Z 2P9
Policy Period:	**December 31, 2019** to **February 29, 2020** 12:01 a.m. Standard Time
Loss Payable to:	The Insured or Order in Accordance with the Condominium Property Act
Insurers:	As Per List of Participating Insurers Attached.

Insurance is provided subject to the Declarations, Terms, Conditions, Limitations and Endorsements of this policy and only for those coverages for which specific limits or amounts of Insurance are shown on this Declaration Page.

Insuring Agreements		Deductibles	Limit
PROPERTY COVERAGES - Form STR (07/18)			
All Property, All Risks, Replacement Cost		$25,000	$139,000,000
Subject to a MAXIMUM Loss Limit, Any One Loss			**$97,300,000**
2010 John Deere Gator VIN M0X720A051672			$12,999
Additional Living Expenses		Included	$1,000,000
Water Damage		$50,000	Included
Backup of Sewers, Sumps, Septic Tanks or Drains		$50,000	Included
Earthquake Damage		15 %	Included
Flood Damage		$50,000	Included
Key and Lock Replacement		Nil	$25,000
LIMIT OF LIABILITY: The liability of the Insurer(s) for the cumulative total net claims resulting from any occurrence under this policy, over all property coverages and endorsements combined, including all costs, fees, charges and expenses shall not exceed $97,300,000			
BLANKET EXTERIOR GLASS INSURANCE - Form 820000 (02/06)	Residential	$100	Blanket
	Commercial	$250	Blanket
COMMERCIAL GENERAL LIABILITY - Form 000102-10 (06/12)			
Each Occurrence Limit		$500	$30,000,000
Coverage A - Bodily Injury & Property Damage Liability - *Per Occurrence*		$500	$30,000,000
Products & Completed Operations - *Aggregate*			$30,000,000
Coverage B - Personal Injury Liability - *Per Occurrence*		$500	$30,000,000
Non-Owned Automobile - SPF #6 - Form 335002-02– *Per Occurrence*			$30,000,000
CONDO DIRECTORS & OFFICERS LIABILITY			
Primary Policy - Form NP-512258 (09/18) Excess - Master Policy # 530500785		Nil	$20,000,000
Cyber Security and Privacy Liability - Form NP-512258			$250,000
ENVIRONMENTAL LIABILITY POLICY / POLLUTION LEGAL LIABILITY			
Master Policy EIL 7230144, Form AGRC-PO 2001 Canada 11-14			
Limit of Liability – Each Incident, Coverages A-G		$10,000 Retention	$1,000,000
Limit of Liability – Each Incident, Coverage H		5 Day Waiting Period	$250,000
Aggregate Limit			$1,000,000
VOLUNTEER ACCIDENT INSURANCE COVERAGE STR (08/17)			
Personal Accident Limit - Maximum Benefit - Lesser of $1,000,000 or 7.5x Annual Salary			$1,000,000
Weekly Accident Indemnity - Lesser of $750 or 75% of Gross Weekly Earnings (52 weeks)		8 day Waiting Period	
Accident Expenses - various up to $15,000 (see policy wording) Dental Expense - $5,000			
Program Aggregate Limit			$10,000,000
COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION			
Employee Dishonesty - Form 500000 (08/14) / Excess - Form CE 14-02-4028		Nil	$1,000,000
Broad Form Money & Securities - Form 500000 (08/14) / Excess - Form CE 14-02-4028		Nil	$60,000

Program Aggregate Limit $10,000,000

Insuring Agreements	Deductibles	Limit
EQUIPMENT BREAKDOWN		
I Standard Comprehensive Plus, Replacement Cost - Form C780016 (01/11)	$1,000	$139,000,000
II Consequential Damage, 90% Co-Insurance - Form C780032 (01/11)	$1,000	$25,000
III Extra Expense - Form C780033 (01/11)	24 Hour Waiting Period	$250,000
IV Ordinary Payroll – 90 Days - Form C780034 (01/11)	24 Hour Waiting Period	$100,000
PRIVACY BREACH SERVICES - Form PBE.25000 (10/16)	Nil	$50,000
TERRORISM - Form LMA3030 (amended) (06/14)	$500	$1,000,000

Total Policy Premium	**$35,893**
Total Legal Expense	**$123**
TOTAL PAYABLE	**$36,016**

Associate Vice President
Hub International Insurance Brokers

****ALL COVERAGES SUBJECT TO POLICY DEFINITIONS****
This policy contains a clause(s), which may limit the amount payable. This policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Allianz Global Risks US Insurance Company business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract NA18BC04, as arranged by CANSURE business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract B1000P048142018, as arranged by Meridian Risk Solutions business in Canada. For the purposes of the Insurance Companies Act (Canada), this document was issued in accordance in the course of Certain Lloyd's Underwriters under contract B0621MSTRA000718, as arranged by Miller Insurance Services LLP Policy Endorsements and Exclusions as per the applicable contract: Premium Payment Clause, Electronic Data Endorsement B, Electronic Date Recognition Exclusion (Edre), War And Terrorism Exclusion Endorsement, Biological Or Chemical Materials Exclusion, Sanction Limitation And Exclusion Clause, Microorganism Exclusion (Absolute), Service Of Suit Clause (Canada) (Action Against Insurer) and Several Liability Notice – see wording for details of exclusions.

DISCLOSURE NOTICE
The Financial Institutions Act requires that the information contained in this Disclosure Notice be provided to a customer in writing at the time of entering into an insurance transaction. Hub International Insurance Brokers licensed as a general insurance broker by the Insurance Council of British Columbia. This transaction is between you and Aviva Insurance Company of Canada Policy No. CLMS712.

We have no interest in the above stated Insurance Company and the Insurance Company also has no interest in our Company.
The Financial Institutions Act prohibits the Insurance Company or our Company from requiring you to transact additional or other business with the Insurance Company or any other person or corporation as a condition of this transaction.

Upon completion of this transaction, Hub International Insurance Brokers will be remunerated by way of commission and/or fee, which will be paid by the insurer named above or by you, the customer.

We may work together with other appropriately licensed third parties in marketing of insurance products; we may share commissions and/or pay or receive fees as a result of a joint venture. Hub international Insurance Brokers has an agreement with Associa to pay a fee for advertising and sponsorship opportunities.

For more on how we get paid, including for information on contingent commissions we may receive from the insurer(s), please visit ***About Us*** at:
HUB - How We Get Paid

December 30, 2019 - E&OE

CondoSURE™ HUB

Schedule Of Participating Insurers
For Owners of Condominium Corporation LMS 712 - 888 Beach

Policy # CLMS712 Term: December 31, 2019 to February 29, 2020 12:01 a.m. Standard Time

Insurer	Coverage	%	Limit ($)
Aviva Insurance Company of Canada	Property	43.	$41,839,000
Allianz Global Risks US Insurance Company	Property	17.	$16,541,000
Temple Insurance Company	Property	9.	$8,757,000
Certain Lloyd's Underwriters under contract NA19BC04, as arranged by CANSURE	Property	17.	$16,541,000
The Wawanesa Mutual Insurance Company	Property	14.	$13,622,000
Aviva Insurance Company of Canada	Commercial General Liability	100	$30,000,000
Victor Insurance Managers Inc.	Directors & Officers Liability	100	$2,000,000
Intact Insurance Company	Excess Directors & Officers Liability	100	$18,000,000
Aviva Insurance Company of Canada	Employee Dishonesty – Form A	100	$30,000
Aviva Insurance Company of Canada	Broad Form Money & Securities	100	$30,000
Chubb Insurance Company of Canada	Excess Employee Dishonesty - Insuring Clause 1 (A, D, E, F, G, H)	100	$1,000,000 *less the retention
	Program Aggregate		$10,000,000
Chubb Insurance Company of Canada	Excess Robbery - Insuring Clause 1 (B, C)	100	$30,000
Aviva Insurance Company of Canada	Glass	100	Blanket
Allianz Global Risks	Environmental Liability Policy Pollution Legal Liability	100	$1,000,000
Aviva Insurance Company of Canada	Equipment Breakdown	100	$97,300,000
Certain Lloyd's Underwriters under contract B1000P048142019 as arranged by Meridian Risk Solutions	Volunteer Accident Insurance Coverage	100	$1,000,000/Max. 7.5 x Annual Salary
Aviva Insurance Company of Canada	Privacy Breach Services	100	$50,000
Certain Lloyd's Underwriters under contract B1000P054382018, as arranged by Meridian Risk Solutions Ltd.	Terrorism	100	$1,000,000

Insured's Copy

Victor Canada
500-1400 Blair Towers Place, Ottawa, Ontario K1J 9B8
Telephone 613-786-2000 Facsimile 613-786-2001
Toll Free 800-267-6684 www.victorinsurance.ca

Endorsement

Endorsement No.: 0010 Standard Form:
BDOTRAIL Attached to and forming part of Policy
Number: NP-535631

Failure to Maintain Adequate Insurance Exclusion

In the event stop-loss insurance is arranged on behalf of the Entity, it is agreed that this policy does not apply to CLAIMS arising out of or attributable to any failure or omission on the part of the INSUREDS to effect and maintain adequate insurance including but not limited to the failure to satisfy insurance requirements as set out in the BC Strata Property Act or any equivalent provincial or territorial law.

Except as otherwise provided by this endorsement, all terms, provisions and conditions of this policy shall have full force and effect.

Issued to: HUB INTERNATIONAL INSURANCE BROKERS STRATA CORPORATION PROGRAM
and all other INSUREDS under this policy.

Effective Date: 31 December 2019, 12:01 local time

Executed and signed on behalf of the INSURERS by Victor Insurance Managers Inc., as duly authorized.

Dated: 18 December 2019

DCook

David G. Cook, President Authorized Representative

SINGLE LOSS LIMIT ENDORSEMENT

This endorsement changes insurance provided by:

CONDOMINIUM AND/OR STRATA CORPORATION PROPERTY – PROPERTY COVERAGES
BUSINESS INTERRUPTION INSURANCE – RENTAL INCOME PROFITS FORM

1. Item 6. LIMITS OF LIABILITY of the PROPERTY COVERAGES is deleted.
2. Item 1. GROSS RENTALS limit of the RENTAL INCOME PROFITS FORM is deleted.
3. The following is added:

   In the event of loss of or damage to insured property sustained during the policy period by an insured peril, the Insurer agrees to indemnify the Insured, subject to the terms, conditions and exclusions of the PROPERTY COVERAGES AND RENTAL INCOME PROFITS FORM and to any other applicable conditions attached to this policy:

   a. for the value of the lost or damaged property; and
   b. for the REDUCTION IN GROSS RENTALS AND INCREASE IN COST OF WORKING incurred during the indemnity period as a direct result of damage,

   but not exceeding, for any one occurrence, the loss limit shown for this form on the Policy Declarations, regardless of the number of:

   i. Insureds or other interests claiming indemnity;
   ii. locations affected;
   iii. insured perils causing the loss or damage; or
   iv. coverages (including Item 5. EXTENSIONS OF COVERAGE) involved.

4. Notwithstanding 19. REINSTATEMENT CLAUSE of the PROPERTY COVERAGES, any aggregate limit or aggregate sub-limit shown on the Policy Declarations is the most the Insurer will pay for all loss, damage and resultant REDUCTION IN GROSS RENTALS AND INCREASE IN COST OF WORKING for all occurrences during:
   a. the policy period, if the policy period is 12 months or less; or
   b. each consecutive 12-month period within the policy period, if the policy period is more than 12 months.

All other terms, conditions exclusions and limitations of the policy are unchanged.

CONDOSURE PROGRAM EXTENSIONS OF COVERAGE

Additional Living Expenses
Unit owners displaced as a result of an insured loss are protected over and above their own unit owner policy. No cap per unit owner.

Arson Reward
$25,000 per occurrence

By-Laws
Includes increased cost of reconstruction for by-law and code requirements as a direct result of a loss.

Change of Temperature
Extends to include direct loss or damage due to change of temperature as a result of an insured peril.

Clean Up Expenses for Land & Water Pollution
Coverage for expenses from sudden, unexpected and unintended spills or escapes at the premises.

Condominium/Strata Fees
Uncollectable maintenance fees up to a max $2,500 per unit

Confiscations or Seizure of Property
Aggregate limit of $10,000 per policy period.

Consequential Loss
Subject to a 24 hour waiting period

Consequential Loss to Property Manager
Provides reimbursement for designated property management company for their work mitigating a loss.

Contingent Mass Evacuation
Maximum $5,000/unit.

Debris Removal
Includes removal of property blown onto insured property by windstorm.

Earthquake Shock Endorsement
Applies separately to each location. This has a significant impact on the deductible where not all buildings are damaged.

No minimum deductible.

Expediting Expenses
Up to $100,000 per occurrence, provides coverage for extra costs to expedite reasonable repairs.

Extra Expense
Up to $250,000 per occurrence, for the extra expense to continue normal building services/operations as a result of an insured peril.

Fire Department Charges
Up to $50,000 per occurrence for Fire Department service charges due to fire.

Fire Suppression System Recharge
Up to $50,000 per occurrence.

Green Endorsement
Coverage for direct costs to repair or replace damaged property insured with new property that is more energy efficient or has better environmental emissions rating.

Inflation Protection
Amount of insurance automatically increased according to building Construction Index.

Key and Lock Replacement
Up to 5 keys per unit.

Legal Fees
Up to $50,000 per occurrence, for reasonable costs incurred for the preparation of any proof of loss form required by the Insurer.

Money Coverage
Up to $5,000 in any one occurrence.

Newly Acquired Property
Up to 15% of the property amount as stated on the policy; maximum of $1,000,000.

Personal Property
Up to $25,000 for personal property of employees.

Property at Temporary Locations
Up to $10,000 per occurrence, to cover property at temporary locations.

Property Catch All Clause
Up to an additional $100,000 annual aggregate for an insured loss where the sub-limit provided is insufficient.

Property in Transit
Up to $15,000, to cover direct physical loss or damage by an insured peril to stock or equipment in the course of transit.

Tear Out
Up to $25,000, to cover the necessary cost of tearing out undamaged property (wall, floor or concrete) in order to effect repairs caused by water damage from a pipe, sprinkler or appliance.

Trees, Shrubs, Plants & Lawns
Up to 10% of total amount of insurance, a maximum of $5,000 per plant, tree, or shrub – named perils.

Unit Owner Rental Coverage
Extends coverage for unit owners that rent out their units – excludes units occupied by commercial tenants.

Upgraded Value
Up to $25,000, to cover the cost of replacing equipment damaged that is obsolete by an insured peril with equipment of greater processing ability

Valuable Papers & Records
$100,000 per occurrence

The above extensions are subject to the policy conditions and limits; some exclusions may apply.

LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

Lloyd's strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a Lloyd's representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- If your broker is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:
Lloyd's Underwriters
Attention: Complaints Officer:
1155 rue Metcalfe, Suite 2220, Montréal (Québec) H3B 2V6 Tel: 1-877-455-6937 -
Fax: (514) 861-0470
E-mail: info@lloyds.ca

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Lloyd's Policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction**,** you have the right to continue your pursuit to have your complaint reviewed by the following organizations:
General Insurance OmbudService (GIO): assists in the resolution of conflicts between insurance customers and their insurance companies.
The GIO can be reached at:
Toll free number: 1-877-225-0446
www.giocanada.org

For Quebec clients:
Autorité des marchés financiers (AMF): The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at
Toll Free: 1-877-525-0337
Québec: (418) 525-0337
Montréal: (514) 395-0311
www.lautorite.qc.ca

If you have a complaint specifically about Lloyd's Underwriters' complaints handling procedures you may contact the FCAC.
Financial Consumer Agency of Canada (FCAC) provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9 Services in English: 1-866-461-FCAC (3222)
Services in French: 1-866-461-ACFC (2232) www.fcac-acfc.gc.ca

Code of Consumer Rights and Responsibilities

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed
You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.
You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide **information detailing for you how he or she is paid, by whom, and in what ways.**
You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information
To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

Right to Complaint Resolution
Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

Responsibility to Resolve Disputes
You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service
You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy
Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

10/12
LSW1565C

NOTICE CONCERNING PERSONAL INFORMATION

How we use your information

By purchasing insurance from certain Underwriters at Lloyd's, London (Lloyd's), a customer provides Lloyd's with his or her consent to the collection, use and disclosure of personal information. Consent is subject to the customer's understanding of the nature, purpose and consequences of the collection, use or disclosure of their personal information.

Information is collected and stored for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the analysis of business results
- purposes required or authorized by law

What personal information we collect about you

We collect, process and store the following personal information about you:

- Name
- Address including postal code and country
- Policy number
- Claim number
- Credit card details
- Bank account details

We also collect information about you when you visit www.lloyds.com. Further details can be found on our online Privacy & Cookies policy at http://www.lloyds.com/common/privacy- and-cookies-statement.

We will not use your personal information for marketing purposes and we will not sell your personal information to other parties.

Who we disclose your information to

For the purposes identified, personal information may be disclosed to Lloyd's related or affiliated organisations or companies, their agents/mandataires, and to certain non-related or unaffiliated organisations or companies, including service providers. These entities may be located outside Canada therefore a customer's information may be processed in a foreign jurisdiction (the United Kingdom and the European Union) and their information may be accessible to law enforcement and national security authorities of that jurisdiction.

Disclosure without consent

The following are reasonable grounds to permit the disclosure of personal information without the knowledge or consent of a customer:

- Detecting or suppressing fraud
- Investigating or preventing financial abuse
- For communication with the next to kin or authorized representative of an injured, ill or deceased individual
- Investigating a breach of an agreement or a contravention of the laws of Canada or a foreign jurisdiction
- Witness statement necessary to assess, process or settle insurance claims
- Information produced in the course of employment and the disclosure is consistent with the purpose it was produced for

How to access your information and/or contact us

To access and request correction or deletion of your information, or to obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at info@lloyds.ca. The Ombudsman will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937, or through info@lloyds.ca.

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