

Intact Assistance™

For life's challenging moments, you have Intact Assistance

To thank you for choosing Intact Insurance, we are pleased to provide you with **Intact** *Assistance*, giving you access to Legal Information and Family Care Assistance services.

Legal Information Services*

Speak directly with a lawyer to get information regarding a range of important personal topics

- Property
- · Landlord/tenant relations
- Employment
- Contracts
- Social Benefits
- · Licenses and permits
- Inheritances
- · Family law

Family Care Assistance May provide reimbursement for the following services:

- · Baby-Sitting
- Homemaking
- Housekeeping
- Nursing

Online Referral Resource

Through LifestageCare™, you can access some Family Care Assistance services and other professional services for your family. Search in your neighbourhood or across the country for:

- Child care, support services for children and teens
- Personal wellness services
- · Home, residential and community care for seniors

You can access this service through lifestagecaring.ca

Learn more about Intact Assistance by calling 1 888 365 ASSIST (2774)

Certain conditions, restrictions and exclusions apply to all offers. *Legal information services are provided by an independent third party. The legal information provided does not constitute legal advice. If you require legal advice, please consult a lawyer. Refer to the reverse side of this page for more details. *MLifestageCare is a trademark of TakingCare Inc., used here under license. Underwritten by Intact Insurance Company. ®Intact Insurance Design is a registered trademark of Intact Financial Corporation used under license. ©2020 Intact Insurance Company. All rights reserved.

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To learn more and take advantage of Intact Assistance, call: 1 888 365 ASSIST (2774)

Detach a card and put it in your wallet. Don't forget to fill in your policy number as you'll need it when you call or go online to log onto the LifestageCare™ website. Your Intact Insurance policy has 9 numbers or letters plus a hyphen. For example: A-12345678.

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Your policy number:

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Your policy number:

INTACT ASSISTANCE

As an Intact Property policyholder, you and family members living in the same household, have an extra layer of protection, provided at no additional cost that goes beyond your policy.

LEGAL INFORMATION SERVICE

Legal information will be provided in response to your general questions on personal legal matters. However, legal information cannot be provided regarding:

- · Insurance-related inquiries
- Any issue that would be a conflict of interest
- · Immigration law
- Taxation law
- · Corporate or commercial law

This service applies to Canadian legal issues only.

If you need full legal representation or advice, referral to a local lawyer can be arranged at a preferred price. We assume no responsibility for the cost or consequences of any action you take after receiving the legal information.

FAMILY CARE ASSISTANCE

Information can be provided to you about local suppliers of home care, children's day care and services and facilities for older or disabled persons. In addition, you can claim reimbursement for the following expenses:

1. Housekeeper when Property Damaged.

After the occurrence of water damage, damage by theft or attempted theft, or vandalism, we will reimburse the cost of a housekeeper to help you with light housecleaning, to the extent that it is not covered elsewhere. This coverage is available for a total of 10 hours over 5 consecutive days.

2. Baby-Sitting for Sick Children or Grandchildren.

If your child or grandchild under the age of 16 is sick or injured, and a physician recommends the child stay home, we will reimburse the cost of a baby-sitter for a total of 10 hours on each of 3 consecutive days during the time you must be away from home. This coverage is available up to 5 times per policy year.

3. Baby-Sitting in Case of Hospitalization.

If you are hospitalized due to sickness, accident or childbirth or if an injury prevents you from taking care of your children or grandchildren under the age of 16, we will reimburse the cost of a baby-sitter for a total of 30 hours over 3 consecutive days (including overnight).

4. Homemaking on Return from Hospitalization.

Upon your return after no less than 2 consecutive days of hospitalization due to sickness, accident or childbirth, if convalescence at home is required, we will reimburse the cost of a homemaker for light housekeeping functions and preparing meals. This coverage is available for a total of 20 hours over 5 consecutive days.

5. Visiting Nurse.

If recommended by your physician, we will reimburse the cost of a visiting nurse at your dwelling during your recovery from illness or accident or upon return after hospitalization. This coverage is available for a total of 25 hours over 5 consecutive days.

EXCLUSIONS

We will not reimburse any costs incurred due to bodily injury or sickness directly or indirectly caused or contributed to by:

- 1. chronic illness or disease:
- war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, riot, insurrection or military power;
- 3. imprisonment by any authority;
- 4. act of sabotage or terrorism;
- 5. injury sustained by any person while in the armed forces;
- 6. intentional self-inflicted injury or attempted suicide;
- 7. any intentional or criminal act or failure to act by:
 - a. any person to whom these services apply; orb. any other person at the direction of any person to whom these services
- 8. a person being under the influence of alcohol or having taken drugs or narcotics unless prescribed by a qualified physician or surgeon.

HOW TO OBTAIN SERVICE

Legal Information Service

Call the toll-free Intact Assistance number 1 888 365 ASSIST (2774) and you will be contacted by a qualified lawyer.

Family Care Assistance

Access the LifestageCare website lifestagecaring.ca where you can select from a list of qualified service providers. When you visit the website, have your policy number ready. You will need it to log in.

You can also call the toll-free Intact Assistance number 1 888 365 ASSIST (2774) and you will be provided with the name and contact details of provincially licensed service providers that meet your needs. It is your responsibility to determine which service provider to use and to arrange for them to provide service.

When you call, please be prepared to provide:

- · Your policy number:
- · Your first and last name, and address;
- The phone number where you can be reached.

To obtain reimbursement of covered expenses, complete and submit the reimbursement form that will be sent to you when you contact Intact Assistance.

All services and expense reimbursement are provided on our behalf by an independent assistance provider.