

Property losses cost U.S. businesses billions of dollars each year. We know this property is vital to your operations and even seemingly small losses can create huge challenges. That is where Intact Insurance Financial Services' property insurance can help. We offer a range of comprehensive coverage that you can choose from to fit your unique needs.

| ACP Included Coverages | | | | |
|--|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Coverage | Standard | Plus | Premier | Elite |
| Bucket Limit of Insurance: | \$25,000 | \$250,000 | \$500,000 | \$1,000,000 |
| <ul style="list-style-type: none"> • Tenant Improvements and Betterments • Emergency Response Service Charge Additional Coverage • Personal Effects of Others Coverage Extension • Valuable Papers and Records Coverage Extension • Accounts Receivable Coverage Extension • Outdoor Property Coverage Extension • Fine Arts Additional Coverage • Fire Extinguisher and Automatic Extinguishing System Recharge Additional Coverage • Lock Replacement Additional Coverage | | | | |
| Accounts Receivable | \$25,000 | \$50,000 | \$100,000 | \$250,000 |
| ATM Off-Premises Coverage | \$100,000 | \$100,000 | \$250,000 | \$250,000 |
| Building Glass - Tenant Coverage | Business Personal Property limit | Business Personal Property limit | Business Personal Property limit | Business Personal Property limit |
| Catastrophe Allowance Coverage | \$5,000 | \$25,000 | \$50,000 | \$50,000 |
| Claims Expenses Coverage | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Contractual Penalties | \$5,000 | \$25,000 | \$50,000 | \$50,000 |
| Cyber Vandalism - Employee Enactment or Introduction | \$10,000 aggregate | \$25,000 aggregate | \$50,000 aggregate | \$50,000 aggregate |
| Cyber Vandalism - Non-Employee Enactment or Introduction | \$2,500 aggregate | \$5,000 aggregate | \$10,000 aggregate | \$10,000 aggregate |
| Cyber Vandalism Business Income and Extra Expense – Employee Enactment or Introduction | \$10,000 aggregate | \$25,000 aggregate | \$50,000 aggregate | \$50,000 aggregate |
| Cyber Vandalism Business Income and Extra Expense – Non-Employee Enactment or Introduction | \$2,500 aggregate | \$5,000 aggregate | \$10,000 aggregate | \$10,000 aggregate |

ACP Included Coverages

| Coverage | Standard | Plus | Premier | Elite |
|--|--|--|--|--|
| Debris Removal | \$25,000 | \$50,000 | \$250,000 | \$500,000 |
| Denial of Service Attack Business Income Coverage | \$2,500 aggregate | \$5,000 aggregate | \$10,000 aggregate | \$10,000 aggregate |
| Dependent Properties | \$25,000 | \$50,000 | \$250,000 | \$250,000 |
| Electronic Data | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| Electronic Data Processing Equipment | Included in BPP or separate Electronic Data Processing Equipment limit | Included in BPP or separate Electronic Data Processing Equipment limit | Included in BPP or separate Electronic Data Processing Equipment limit | Included in BPP or separate Electronic Data Processing Equipment limit |
| Emergency Response Service Charge | \$10,000 | \$15,000 | \$25,000 | \$50,000 |
| Equipment Breakdown: | Included | Included | Included | Included |
| • Expediting Expenses | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| • Hazardous Substances | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| • Spoilage | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| • Public Relations | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| Exhibition, Fair or Trade Show Coverage | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| Expediting Expenses Coverage | \$10,000 | \$25,000 | \$50,000 | \$50,000 |
| Extra Expense | \$25,000 | \$50,000 | \$100,000 | \$100,000 |
| Fine Arts Coverage | \$5,000 | \$25,000 | \$50,000 | \$100,000 |
| Fire Extinguisher and Automatic Extinguishing System Recharge Coverage | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Fungus, Wet Rot and Dry Rot | \$15,000 aggregate | \$15,000 aggregate | \$15,000 aggregate | \$15,000 aggregate |
| Green Upgrades | \$10,000 | \$25,000 | \$50,000 | \$50,000 |
| Indoor/Outdoor Signs | Business Personal Property limit | Business Personal Property limit | Business Personal Property limit | Business Personal Property limit |
| Installation Coverage – Off Premises | \$25,000 | \$50,000 | \$100,000 | \$250,000 |
| Interruption of Computer Operations | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| Lessee's Leasehold Interest Coverage | \$5,000 | \$10,000 | \$25,000 | \$25,000 |

ACP Included Coverages

| Coverage | Standard | Plus | Premier | Elite |
|---|--------------------|--------------------|--------------------|---------------------|
| Lessor's Lease Cancellation Coverage | \$5,000 | \$10,000 | \$25,000 | \$25,000 |
| Lessor's Tenant Relocation Expense Coverage | \$5,000 | \$10,000 | \$25,000 | \$25,000 |
| Lock Replacement Coverage | \$1,000 | \$5,000 | \$10,000 | \$10,000 |
| Mobile Communications Property | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Newly Acquired Locations - Business Income and Extra Expense | \$100,000 | \$100,000 | \$250,000 | \$250,000 |
| Newly Acquired or Constructed Property - Building | \$250,000 | \$1,000,000 | \$2,000,000 | \$2,000,000 |
| Newly Acquired or Constructed Property - Business Personal Property | \$250,000 | \$500,000 | \$1,000,000 | \$1,000,000 |
| Non-Owned Detached Trailers | \$5,000 | \$10,000 | \$15,000 | \$25,000 |
| Outdoor Property | \$10,000 | \$15,000 | \$25,000 | \$50,000 |
| Personal Effects Of Others | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Pollutant Clean-up and Removal | \$10,000 aggregate | \$25,000 aggregate | \$50,000 aggregate | \$100,000 aggregate |
| Preservation of Property – Expense Coverage | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| Property At Other Locations | \$25,000 | \$50,000 | \$100,000 | \$250,000 |
| Property In Transit | \$5,000 | \$25,000 | \$50,000 | \$100,000 |
| Reward Coverage | \$5,000 | \$25,000 | \$50,000 | \$50,000 |
| Soft Costs Coverage | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Time Element Claims Expenses Coverage | \$5,000 | \$10,000 | \$25,000 | \$50,000 |
| Tools and Equipment – Off Premises | \$5,000 | \$25,000 | \$50,000 | \$100,000 |
| Valuable Papers and Records | \$25,000 | \$50,000 | \$100,000 | \$250,000 |

ACP Automatic Coverages

| Provision | Standard | Plus | Premier | Elite |
|---|----------------------------|----------------------------|----------------------------|----------------------------|
| Ordinance or Law: Coverage A | Included in Building Limit | Included in Building Limit | Included in Building Limit | Included in Building Limit |
| Ordinance or Law: Coverage B and C Combined | \$100,000 | \$250,000 | \$500,000 | \$500,000 |
| Paved Surfaces Additional Coverage | \$25,000 | \$100,000 | \$250,000 | \$250,000 |
| Utility Services – Business Income and Extra Expense Coverage | \$5,000 | \$10,000 | \$25,000 | \$25,000 |
| Utility Services – Direct Damage Coverage | \$5,000 | \$10,000 | \$25,000 | \$25,000 |

*NOTE Property Deductible is equal to the Policy Level Property per Occurrence Deductible.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.