



myIdentity™

Advice and coverage for today's world



Frequently Asked Questions

General

What is the my Identity™ endorsement?

The endorsement provides preventative advice and protection in a single package that includes*:

- 24/7 legal information service phone line for most personal legal matters.
- Coverage up to \$25,000 per occurrence for identity theft, consumer disputes and cyber protection.

Why has the endorsement been renamed my Identity?

The endorsement - previously named *my name*® - has been renamed *my Identity* to better reflect and promote the broad protection offered under the new and enhanced coverages.

What enhancements are being made?

Here is a summary of the changes:

Enhanced coverage

- 24/7 Legal Information Service is expanded to include cyber events, consumer agreements, taxation and immigration. Greater emphasis is being placed on using this phone service for preventative advice, which can help insureds from becoming a victim, save them money on legal costs and prevent issues from developing further.
- Identity Theft coverage remains relatively the same; however the \$25,000 coverage limit now applies to *each occurrence* instead of the policy period, which means customers can benefit from a higher level of protection.

New coverage

- **Cyber Protection:** Coverage up to \$25,000 for the reimbursement of expenses to repair or replace a customer's personal computer hardware and software, mobile computing device or home-connected device and restore data, if the damage was a direct result of a cyber attack or cyber extortion.
- **Consumer Disputes:** Covers up to \$25,000 per occurrence for the reimbursement of expenses to pursue or defend a lawsuit. It must be a direct result of a civil dispute on an agreement towards buying, selling or renting goods or obtaining services within Canada.

When will the enhancements be available?

The enhancements will be available as of August 12, 2018. We will apply the liberalization clause in our policy wordings, and all Intact Insurance and Novex Insurance customers who currently have the endorsement on their policy will automatically receive the benefits of the new coverage enhancements at no additional charge until renewal.

Will the premium change?

Yes, the premium is now \$50 for new business and new risks added effective September 12, 2018, and renewals effective October 12, 2018.

Is the coverage limit changing?

The coverage limit remains at \$25,000; however this limit now applies to *each occurrence* instead of the policy period, which means customers now have a higher level of protection.

When will existing customers receive the new endorsement wording?

Existing customers who have the *my name*® endorsement will receive the *my Identity* wording included with their policy at renewal. These customers will automatically receive the benefits of the new coverage, as we will apply the liberalization clause in our policy wordings.

Can brokers add the endorsement to their customers' policies via portfolio?

Yes, brokers can add the endorsement via portfolio at renewal. Coverage will not apply until the renewal becomes effective. Customers who wish to have the coverage available right away should contact their broker to have it added to their policy.

Does a deductible apply to expense reimbursement?

No, there is no deductible under this endorsement.

Does the expense reimbursement count as a claim against the policy?

No, it won't be considered a claim and will not impact the claims-free status of the policy.

Is there any limit on the legal fees?

Yes, legal fees will be reimbursed up to \$250 per hour; legal fees for small claims court lawsuits are covered up to \$5,000 per occurrence.

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*Refer to the policy wording for the full details.

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Cyber Protection

What is the difference between cyber attack and cyber extortion?

A cyber attack is an attempt by an unauthorized third party to damage, destroy, deny access to or infiltrate a personal computer system, mobile computing device or home-connected device. Cyber extortion occurs when a cyber attack is performed to illegally obtain compensation. Our cyber protection helps provide customers with help for both of these threats.

Does Cyber Protection include coverage for extortion or ransom payments?

No, there is no coverage for extortion or ransom payments made by the insured or anyone else on their behalf. Our expectation is that insureds will contact the legal information service phone line for advice before taking any action that could result in financial loss or damage to themselves.

Does data restoration coverage include cryptocurrency?

No, data restoration coverage does not include money, currency, funds, bonds, or instruments of debt, credit or equity.

What constitutes a home-connected device?

A home-connected device is an electronic device with internet connectivity capabilities that is designed to support the operation of a residential dwelling. An example of this would be a smart refrigerator or smart television.

Under Cyber Protection, is there coverage for a smart phone or tablet?

Yes, there is coverage for mobile computing devices, including smart phones and tablets, provided that they are not used for any business purposes.

If an insured is a victim of a cyber attack that later leads to their identity being stolen, can the insured claim \$25,000 under each of the coverages?

No, if there is an act or series of acts involving consumer dispute, cyber attack, cyber extortion or identity theft arising at different times from the same originating cause, it is considered one occurrence. This means we will reimburse up to \$25,000 for the entire incident.

If the insured purchases a home-based business package, would this override the business exclusion under this endorsement?

No, the business exclusion applies to this endorsement even if a home-based business package has been purchased on the policy.

Consumer Disputes

Is a dispute surrounding residential property construction work covered?

Yes, construction work and/or advice about the design, planning, building or structural change to the residential dwelling or premises with a contract value up to \$15,000 is covered if there is a written contract between the policyholder and the service provider.

Is a dispute surrounding a loan or mortgage covered?

No, disputes arising from any loan, pension, investment, borrowing, insurance or any other financial product are not covered.

Can the insured pursue and/or defend multiple lawsuits in the same policy period?

Yes, the \$25,000 limit applies to each occurrence. We will not reimburse any expenses incurred relating to a legal issue that is manifestly without grounds; therefore the insured should call the 24/7 legal information service phone line before taking any action.

If the insured pursues a lawsuit successfully and the court awards back the legal fees, would the insured be entitled to reimbursement of legal fees under this endorsement as well?

No, we will not reimburse any expenses for which the insured has already been compensated, or for which the insured intends on seeking compensation elsewhere.

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