

December 10, 2010

To Our Brokers

Federation Insurance Company - Personal Property

New Wordings and New On-Line Manual

Please be advised that Federation's Personal Property wordings have been updated to reflect the Insurance Bureau of Canada's (IBC) most recent standards. These wordings will be effective for Renewals and New Business processed December 15, 2010 and onward.

Highlights

Coverage enhancements:

- Better coverage for Fuel oil escape from a Domestic fuel oil tank,
- Better coverage for 'tear out' where walls must be removed to repair water damage.

New exclusions:

- Losses caused by terrorism,
- Losses to property used for the growing of marijuana,
- Losses due to exposure to mould.

New sub-limits:

- Garden tractors - \$5000,
- Bicycles - \$1000.

A client information letter will be attached to all Renewal policies processed beginning Dec. 15. For Brokers, a Summary Document has been prepared that describes all wording changes on all forms in a detailed way. This document is posted on the Angus-Miller website. www.angusmillerltd.com (See *FORMS, Rating Manuals, Forms Summary Document.*)

'On-Line' Personal Property Manual

We are excited to advise that our Federation Personal Property Manual can now be accessed electronically on Angus-Miller's website! This will ensure your easy access to current rates and guidelines at all times. You will note improvements to the Territories section, as well as various updates emanating from the Wordings changes. This is a PDF file that is 'searchable', making it easy to navigate! (See *FORMS, Rating Manuals, Federation Habitational Manual.*)

The password is **angusm**. Replacement manual pages will be sent to you in the coming weeks, and CDs will also be available for those brokers who prefer.

Thank you for your valued support. Please call any of our Personal Lines Underwriters with any questions.

ANGUS-MILLER LTD.



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