

April 1, 2018

Customer Number:



To Our Valued Customer,

Previously, your Northbridge Insurance policy was insured by Northbridge Personal Insurance Corporation. Over the past several months, we've been working to simplify our business structure to better serve you. As a result, we're streamlining our existing Northbridge Insurance underwriting legal entities into one — Northbridge General Insurance Corporation.

As explained in the certificate(s) attached to this letter, we're facilitating this change through a transaction where Northbridge General Insurance Corporation will assume responsibility and liability for all Northbridge Personal Insurance Corporation policies' premiums, claims and ongoing servicing.

How this affects you

This has no impact on you — there will be no change to your coverage as a result of this transition, and your policy is still backed by an insurance company with the same financial rating of "A" (Excellent) by A.M. Best and "A-" (Strong) by Standard & Poor's. All past, present or future claims will be administered by Northbridge General Insurance Corporation from April 1, 2018, onwards. The same Northbridge Insurance claims team supports both companies, so contact information remains the same and the transition will be seamless to you.

Effective April 1, 2018, when you make changes to your policy or your policy is renewed, it will be issued under Northbridge General Insurance Corporation. As always, we encourage you to review your renewed policy with your broker.

Contacting us

General Inquiries: **1.855.620.6262**

Claims: **1.855.621.6262**

Email: info@nbfc.com

If you have any questions regarding this change or your policy, please contact your insurance broker.

Sincerely,



Silvy Wright
Chief Executive Officer
Northbridge Insurance

POLICY NUMBER:



CERTIFICATE OF ASSUMPTION

ATTACH THIS CERTIFICATE TO YOUR POLICY

This certificate of assumption confirms that Northbridge General Insurance Corporation ("**Northbridge General**") has assumed all the duties, obligations and liabilities set out in the policy originally issued to you or assumed by its subsidiary, Northbridge Personal Insurance Corporation ("**Northbridge Personal**"), effective April 1, 2018.

All of the terms and conditions of your policy remain unchanged; however, Northbridge General has become the primary obligor and, as such, has assumed responsibility for the payment of all claims and benefits under your policy.

As of April 1, 2018, all premium payments, notices, claims or actions on or in respect of your policy should be made and sent directly to Northbridge General. The office of Northbridge General is located at 105 Adelaide Street West, Suite 700, Toronto, ON M5H 1P9.

This Certificate of Assumption is effective as of 12:00 a.m. on April 1, 2018.