Signature of Joint Account Holder if applicable are bound by the Important Conditions and the Consent & Disclosure lan" brochure which was attached to this authorization.

Date Signed (Month) (Day) (Year)

Date Signed PLEASE ATTACH A SAMPLE CHEQUE MARKED "VOID

BR MAC 07/10

I/We authorize my/our broker and insurance company to collect, use and disclose any of the personal information contained herein subject to the law and to my/our broker's or insurance company's policy regarding personal information, for the purposes necessary to deduct payments for my/our insurance premium.

If NSF situations occur in any policy term, I/we risk cancellation of all my/our Wawanesa policies that are on the

MAC Plan. NSF fees will be charged for insufficient funds

Account

(Town/City)

(Postal Code)

Withdrawal Date (select days 1–28)

Name of Bank/Financial Institution

Please list policy numbers on the MAC Plan

Mawanesa Insurance

Business Policy

C.O.D

OFFICE USE ONLY

MAC

Address

Wawanesa Insurance A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and an office in the United States. With over \$5 billion in assets, 1.8 million policies in force and 2,000 employees, Wawanesa is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa an A+ (Superior) rating based on financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with over 1,300 Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



With the compliments of your Insurance Broker



The MAC Plan

Monthly Automatic Chequing

auto



home



business

farm



This is a general description. Actual policy conditions govern.

www.wawanesa.com

Printed on recycled paper. 🐔

The MAC Plan Monthly Automatic Chequing It makes good budgeting sense.

Benefits of the **MAC** Plan:

(This is a monthly Pre-Authorized Debit plan—PAD)

- Helps with budgeting. Select your own monthly withdrawal date.
- Saves postage and time.
- No more cheque writing.
- No down payment on renewals.
- Nominal service charge of 3% annually.
- Ensures continuous insurance coverage.
- Prompt notification of any change in withdrawal amount.
- Allows combining of policies into one monthly withdrawal.
- No more worries about missed payments when away on vacation.
- Can be used with most accounts on which you may write cheques.
- Changing banks? Simply provide notification and a "VOID" cheque **two (2) weeks** prior to the next scheduled installment.
- Easy to join the plan—take the completed authorization form, a "VOID" cheque and your down payment to your broker.

Important Conditions:

I/We authorize The Wawanesa Mutual Insurance Company to withdraw money from my/our account at the financial institution named on the void cheque (or any other account I/we give notice that I/we switch to) to pay my/our insurance premium and service charge. I/We understand the following:

- The initial policy on the MAC Plan must have a premium of at least \$240.
- The policy term must be 12 months in order to qualify for the MAC Plan.
- Notification of any changes to the banking information must be provided to Wawanesa two (2) weeks prior to the next scheduled installment.
- I/We must ensure that funds are available each month to cover the amount of withdrawal as specified by The Wawanesa Mutual Insurance Company. NSF fees will be charged for insufficient funds.
- The initial down payment in the first year is equal to 2/12 of the annual premium plus a 3% service charge.
- All subsequent monthly withdrawals are equal to 1/12 of the annual premium plus a 3% service charge.
- If there is a change in premiums due to a change in coverage or upon renewal, the amount of the monthly withdrawal will automatically be adjusted.

Consent & Disclosures:

If non-negotiable payment situations occur in any policy term, I/we risk cancellation of all my/our policies that are on Pre-Authorized Debit (PAD). NSF fees will be charged for insufficient funds and will be withdrawn from my/our account.

I/We agree to waive my/our right to receive prenotification of the amount of the PAD and agree that I/we do not require advance notice of the amount of the PADs before the debit is processed.

Consent & Disclosures (continued):

I/We may revoke my/our authorization at any time, subject to providing notice of 10 days. To obtain a sample cancellation form, or for more information on my/our right to cancel this agreement, I/we may contact my/our financial institution or visit www.cdnpay.ca.

I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.

The undersigned agrees that an electronic reproduction of this document shall be binding upon the undersigned as if it were the original.

You can obtain further information about Wawanesa Insurance's Personal Information Protection Policy from Wawanesa Executive Office, Box 1530, Wpg, MB R3C 2Z4 or at www.wawanesa.com/privacy.asp.

Please contact your local broker if you have any questions or changes.

Please contact your broker for more information on any of the following products:

- Automobile Insurance
- Home Insurance
- Tenant/Condominium Insurance
- Home Business Insurance
- Commercial Insurance
- Farm Insurance
- Seasonal Dwelling Coverages
- Rental Properties
- Life Insurance
- Investments, Annuities, RRSPs, RRIFs
- Group Insurance

