

BROKER DISCLOSURE

Our role as your broker is to provide you with the best insurance value. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed Insurers that we represent and have included the standard range of compensation which varies by Insurer as a percentage of your overall premium. This commission percentage is paid annually for both new business and renewals.

• Personal Lines Automobile	7.5% - 12.5%
• Personal Lines Property	17.5% - 20%
• Personal Umbrella	10% - 20%
• Commercial Automobile including Facility	7.5% - 12.5%
• Commercial Property	10% - 20%
• Boiler and Machinery	10% - 20%
• Commercial General Liability	10% - 20%
• Commercial Umbrella / Excess Liability	7.5% - 15%
• Ocean Marine / Cargo	10% - 20%
• Surety	10% - 25%
• Professional Liability	10% - 15%
• Management Liability	10% - 17.5%
• Facility - Personal Fee based maximum	\$310.00

You will be notified in the event of any changes to the above noted schedule.

The Insurers with an asterisk recognizes companies, which we may be entitled to Contingent Commission. Payment of this Commission depends on a combination of growth, profitability, volume, retention and increased services that we provide on behalf of the Insurer. Contingent Commission is not guaranteed. For detailed information of Contingent Commission, please go to the individual company's website.

Highcourt Breckles Limited has a financial relationship with Intact Insurance which in no way influences where we place your insurance.

- ABEX
- ACE-INA Insurance
- AIG Credit Corporation of Canada
- AIG Insurance Co. of Canada
- AM Fredericks Underwriting Mng
- April Canada Inc.
- Aviva Insurance Co. of Canada*
- AXIS Reinsurance Company
- Berkley Canada
- Boiler Insurance and Inspection
- Burns & Wilcox Canada Inc.
- Cambrian Special Risks Ins.
- Cansure
- Chieftain Insurance
- Chubb Insurance Co. of Canada*
- Chutter Underwriters Services
- Coast Underwriters Limited
- Coface S. A.
- Core Underwriting Services
- Cosburn, Griffiths & Brandham
- Cowan Insurance
- Creechurch Int. Underwriters
- DAS Legal Protection Ins. Co.
- Dominion of Canada*
- Eagle Underwriting Group
- Ecclesiastical Insurance
- Echelon General Ins. Co.
- Economical Insurance*
- Economical Select (Waterloo)*
- Elliott Special Risks LP
- Encon Group Inc.
- Everest Ins. Co. of Canada
- Excess Underwriting Corp.
- Frank Cowan Company
- Gore Mutual*
- Group One Underwriters
- Guarantee Ins. Of North America
- Hagerty Canada L.L.C.
- Hartford Canada
- Intact Insurance Company*
- Jevco Insurance Company
- K&K Insurance
- Liberty Intl. Underwriters
- Northbridge Insurance*
- Novex Insurance Co.*
- Optimum Insurance Co.
- Pacific Marine Underwriting
- PAL Ins. Brokers Canada
- Perth Insurance Company
- Premier Marine Insurance
- RSA*
- Royal Facility
- Simmlands Insurance Services
- South Western Insurance Group
- Special Risk Ins Managers Ltd
- Specialty Insurance Services
- Strategic Underwriting Mgrs
- Temple Ins Co.
- The Tokio Marine and Fire Ins
- Thistle Canada
- Totten Group
- Travelers Insurance Company*
- Trothen & MConkey Insurance
- Ufans Insurance Services
- Unica Insurance*
- Wawanesa Insurance Co.*
- Wayfarer Insurance Brokers Ltd.
- XN Financial Services (Canada)
- Zurich Insurance Company*

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your policy. If you have any questions regarding the above or if we can be of any further service to you, please do not hesitate to contact us.

Deputy Principal Broker:

John Carlton

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