

# FADOQ FreeSpace

At Intact Insurance, we believe insurance is about people.

We're here to help people and society prosper in good times and be resilient in bad times. Our mission is to deliver an unparalleled insurance experience with services and products that are focused on people, not things.

We created FADOQ FreeSpace, a home and auto insurance program exclusively for Individual members of Réseau FADOQ. It offers extensive and affordable coverage, along with many benefits tailored to your specific needs.

## With your auto insurance

- **Discount** on your insurance premium
- Up to a \$300\* **reduction in the deductible** for a collision or upset claim
- **No deductible** for hit-and-run damage or total loss
- Up to a \$100\* reduction in the deductible for claims such as glass breakage, fire, theft or vandalism
- **\$50,000 in Accident Benefits coverage** for yourself and your spouse in the event of death or dismemberment resulting from a motor vehicle accident

## With your home insurance

- **Discount** on your insurance premium
- Up to a \$300\* **reduction in the deductible** for your first claim in three years
- Coverage for the cost of repair or replacement, with no deduction for depreciation and no obligation to rebuild in the event of a total loss
- Free **home assistance service** when you return home after more than two consecutive days in hospital (housekeeping, nursing care)

## Benefits of combining your home and auto insurance

- **Up to an additional 15% off** your home insurance premium and **up to an additional 5% off** your auto insurance premium
- **INOV at no extra charge**  
Coverage for eligible vehicles includes additional benefits, a value of 10% of your premium
- **Single deductible** for a claim involving both policies
- Lock repair, rekeying or replacement costs (in the event of theft)

### As an Individual member of Réseau FADOQ, you get even more!

- Coverage for the cost of repair or replacement of your personal property with no deduction for depreciation, even if you decide not to replace each item
- **S.O.S. Identity® protection:** coverage of up to \$25,000 in the event of identity theft

And don't forget what else **Intact Insurance** can do for you

- Good Record Protection for home and auto insurance
- **Savings of up to 25%** for good drivers
- Personalized premium with my Drive
- Electric vehicle **discounts**
- Multi-vehicle **discounts**
- Roadside assistance is available