



Johnson Insurance is becoming
belairdirect.

A look at our reimagined affinity offering



Exclusive Affinity
Plus Product



Preferred Group
Home & Car Rates



Omnichannel
Experience



belairdirect Mobile
App



Industry-leading
Digital Tools



Online Quote &
Purchase



automerit User-
Based Insurance



Mobile Severe
Weather Alerts



24/7 Fast Claims
Service



30 Minute Claims
Guarantee




Rec & Seasonal
Vehicle Coverage



Pay Online & Choose
Payment Date



What are you getting benefits for your members

	JOHNSON 	belairdirect.
Exclusive Affinity product	✓	✓
Preferred group rates and discounts	✓	✓
Omnichannel experience	✗	✓
Mobile app	✗	✓
Online self-service capabilities	✓	✓
Online quote	✓	✓
Online bind	✗	✓
UBI (user-based insurance)	✗	✓
Pay online & flexible payment dates	✗	✓
24-hour claims service	✓	✓
30-minute claims guarantee	✗	✓
Student discount	✗	✓

Affinity Plus: exclusive home & car affinity endorsement

Extra coverage at no additional cost is always a plus! Upon conversion, we will offer your members the **Affinity Plus** product.

Group members will receive exclusive access to add-ons and benefits such as:

<p>Included in the Affinity Bundle</p>	<p>Affinity Plus Endorsement</p> <ul style="list-style-type: none"> • Increased limits • Includes critical illness and accidental death & dismemberment (excl. QC) • Includes residential health care facility coverage for dependent family members 	<p>Assistance Program</p> <ul style="list-style-type: none"> • Personal Canadian legal information • Home care services such as babysitting, home nurse or housekeeper • Housekeeping when property is damaged • Babysitting for sick or injured children • Babysitting in event of insured's hospitalization • Homemaking on return from hospitalization • Visiting nurse 	<p>S.O.S Identity Endorsement</p> <ul style="list-style-type: none"> • 24/7 identity theft assistance line • Legal information • Reimbursement of expenses directly related to an identity theft occurrence, up to \$25k per occurrence • Reimbursement of expenses incurred as a result of a cyber-attack or cyber extortion, up to \$25k per occurrence
<p>Optional Endorsements (available at a discount for Affinity customers)</p>	<div style="display: flex; align-items: center;">  <div> <p>Auto</p> <ul style="list-style-type: none"> • Accident forgiveness • Roadside assistance • *NEW* Autocomfort: Bundling of loss of use endorsement (SEF 20) + Legal Liability for non-owned rented auto (SEF 27) • *NEW* Waiver of deductible (excl. QC) </div> </div>	<div style="display: flex; align-items: center;">  <div> <p>Property</p> <ul style="list-style-type: none"> • Home claim forgiveness • *NEW* No obligation to rebuild </div> </div>	

A look at our digital capabilities: introducing Client Centre

We believe customers crave flexibility in the way they communicate with their insurer, which is why we have an entire team dedicated to digital innovation, focused on finding the solutions customers are looking for today.

Through belairdirect, we offer customers many digital capabilities:

Quote & Purchase

- Quote & bind
- Bundled quote & checkout

Billing & Payment

- View billing & payment details
- Choose payment date
- Make a payment

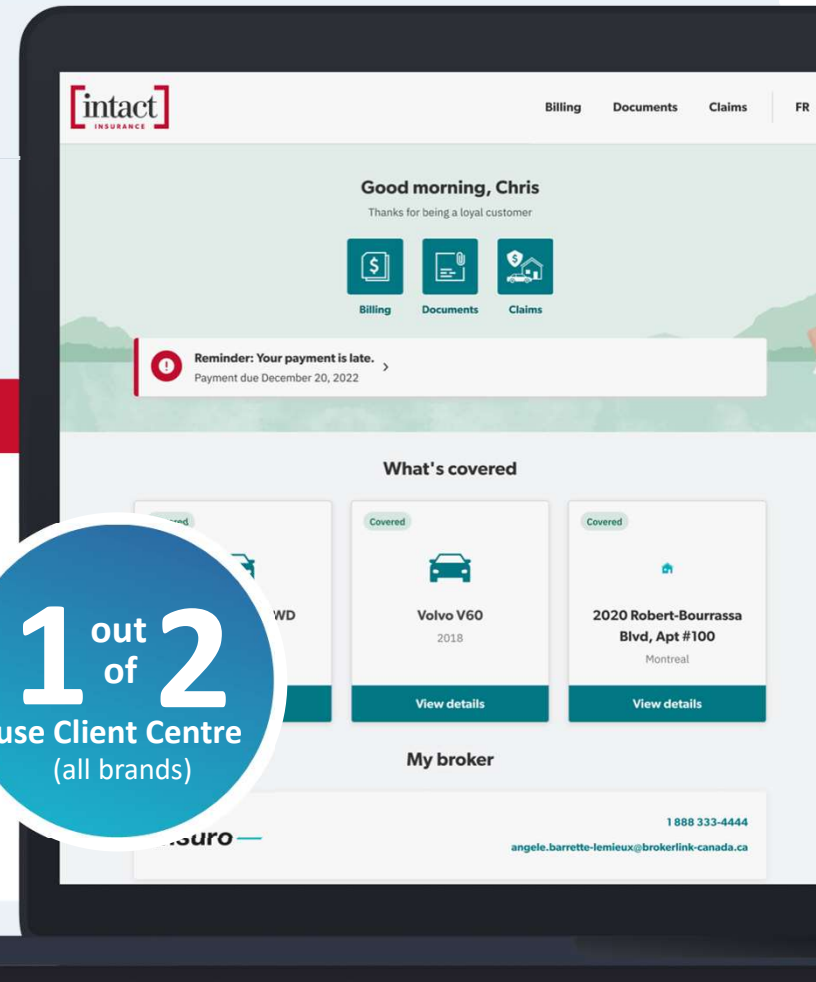
Service & Policy Changes

- Access & upload documents
- View/download policy details
- Change coverage
- Add/replace a vehicle
- Manage paperless preferences
- Modify email and phone number
- Change address (auto)
- Store/de-store vehicle
- Modify car information/usage
- Add driver
- Add vehicle

Claims

- First notice of loss (FNOL)
- Claims status
- Windshield repair
- File a claim with pictures
- Make a claim checklist

1 out of 2
use Client Centre
(all brands)



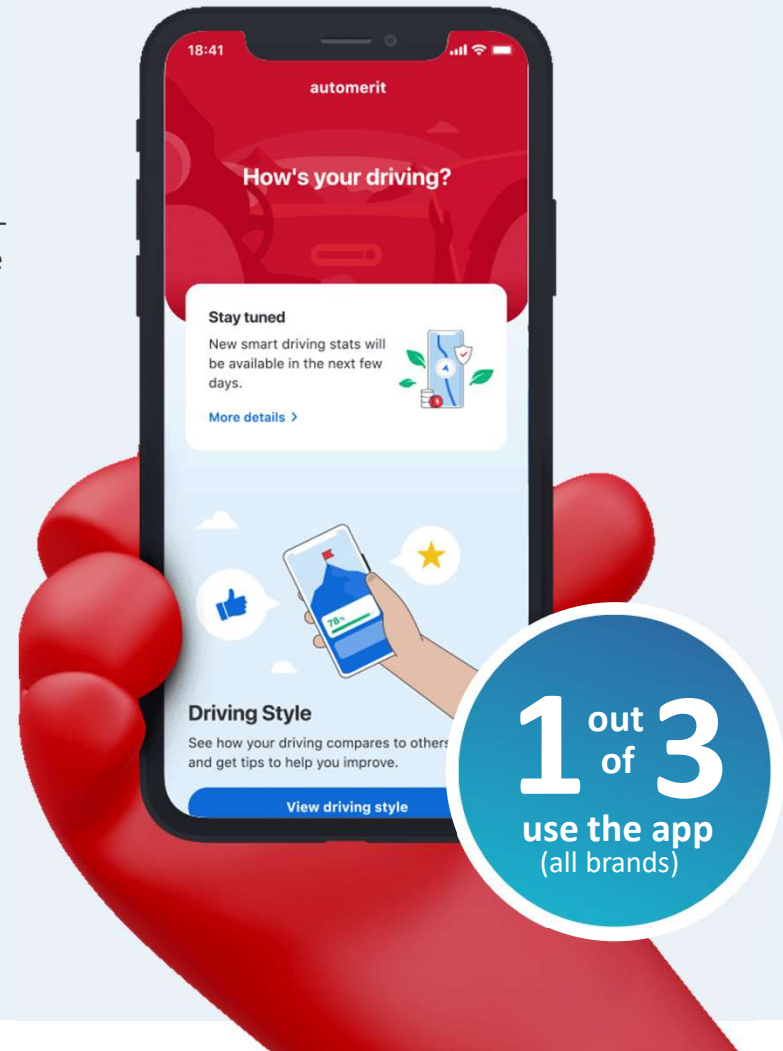
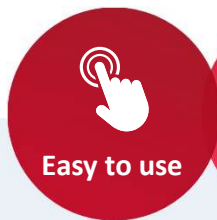
Discover the belairdirect mobile app

The belairdirect app allows customers to tap into simplified car and home insurance – anytime, anywhere. Customers can access and manage their car and home insurance policies, request belairdirect roadside assistance, submit or track a claim, and review and pay bills.



The most direct link to your insurance

- Manage policies
- Documents
- Digital proof of insurance
- Billing
- Claims
- Roadside assistance



automerit[®]

user-based insurance (UBI)

Customers can take control of how much they pay with automerit[®], belairdirect's user-based insurance app.

When automerit is activated, the belairdirect app assesses driving habits in real time to offer a personalized premium when the policy renews. Safe driving habits are rewarded and could help customers save on their car insurance.

Smart personalized driving insights & tips



Safety

save more when they drive safe



Eco-driving

improve eco-impact with driving insights and tips to reduce CO2 emissions



Fuel efficiency

improve fuel efficiency and increase gas savings



Crash Assist

detects severe accidents in real-time and provides access to immediate assistance and emergency services



Car Care

track scheduled maintenance and receive notifications about recalls that could impact safety



Severe weather alerts

notification when bad weather is on the way to help make informed decisions and prevent accidents

Additional free perks

By activating automerit, customers also get access to these free benefits: