

IMPORTANT INFORMATION RESPECTING THE JANUARY 1998 ICE STORM

Further to a settlement agreement, you may be entitled to compensation if, in January 1998, you held home insurance with one of the following 15 insurance companies:

- ALLSTATE INSURANCE COMPANY OF CANADA
- AVIVA INSURANCE COMPANY OF CANADA (FORMERLY GENERAL ACCIDENT ASSURANCE COMPANY)
- DESJARDINS GENERAL INSURANCE INC.
- INDUSTRIAL ALLIANCE AUTO AND HOME INSURANCE INC.
- LA CAPITALE GENERAL INSURANCE INC.
- LIBERTY MUTUAL INSURANCE COMPANY
- L'UNIQUE GENERAL INSURANCE INC.
- OPTIMUM INSURANCE COMPANY INC.
- PROMUTUEL VERCHÈRES SOCIÉTÉ MUTUELLE D'ASSURANCE GÉNÉRALE
- SSQ SOCIÉTÉ D'ASSURANCES GÉNÉRALES INC.
- THE CANADIAN UNION INSURANCE COMPANY
- THE MISSISQUOI INSURANCE COMPANY
- THE PERSONAL GENERAL INSURANCE INC.
- THE WAWANESA MUTUAL INSURANCE COMPANY
- TRADERS GENERAL INSURANCE COMPANY

An out-of-court settlement was entered into between Option consommateurs and the fifteen insurance companies above listed whereby compensation shall be paid to their insured who were affected by the January 1998 ice storm.

Why is this notice being published?

This settlement has been reached in the context of a class action undertaken by Option consommateurs against 19 insurance companies.

Option consommateurs maintains, among other things, that the insurance companies should have paid **additional living expenses (ALE)** to their insured during the January 1998 ice storm.

The Superior Court will hold a hearing to decide whether it should approve this settlement. You may attend this hearing, which will be held on **October 25, 2013** at **9:30AM**, in room **15.07**, at the Montreal Courthouse, located at 1 Notre-Dame Street East in Montreal.

Who is covered by this settlement?

You are automatically a member of the group bound by the settlement if:

- 1- You held a home insurance policy with one of the abovementioned companies during the January 1998 ice storm **and**
- 2- You lived in one of the municipalities referred to in the agreement.

What does the settlement provide?

The insurance companies agree to pay a total amount of **\$40,000,000** to settle the action, without admission of liability.

Out of this amount, Option consommateurs and their lawyers will ask the court to approve the following payments:

- A minimum compensation of \$50.92 per home insurance policy. The settlement covers more than 690,000 policies;
- The fees payable to Option consommateurs' lawyers representing 25% of the global amount pursuant to a new fee agreement signed on December 18, 2012 which reflects the agreements signed by the original petitioners, and their disbursements.
- The amount of \$150,000 to Option consommateurs for the work done on behalf of the members of the class.

If you agree with the settlement, how do you claim the compensation?

If you still live at the same address as in 1998, you are not required to do anything as the compensation to which you are entitled will be mailed to you at the address appearing on your home insurance policy in force in 1998.

If you moved since 1998, you must provide your current address **no later than January 31, 2014**, by visiting the website:

www.icestormclassaction.ca

You may also do so by phone at **1 866 288-3683**

What should you do if you don't agree with the settlement?

You may **object** to this settlement by attending the hearing which will be held on **October 25, 2013** at **9:30AM**, in room **15.07**, at the Montreal Courthouse, located at 1 Notre-Dame Street East in Montreal.

To make your objections, you must first inform the lawyers of Option consommateurs, in writing, that you wish to do so (with the supporting documents or evidence) no less than 5 days before the date of the hearing at the following address:

File number: 505-06-000006-002
Sylvestre Fafard Painchaud
740 Atwater Avenue
Montreal, Quebec H4C 2G9

You may **exclude yourself** from the Group (if you do not wish to be bound by this settlement. To exclude yourself, you must send a letter to the clerk of the Superior Court of Quebec, which must contain the following information:

- File number: 505-06-000006-002;
- Your name, address and phone number;
- A declaration stating that you wish to exclude yourself from the settlement;
- Your signature.

You must send your letter by registered or certified mail no later than **October 21, 2013**, at the following address:

Clerk of the Superior Court of Quebec
MONTREAL COURTHOUSE
File number: 505-06-000006-002
1 Notre-Dame Street East
Montreal, Quebec H2Y 1B6

For more information, including the list of the municipalities referred to in the settlement, we invite you to consult the following websites, which are updated on a regular basis:

- Option consommateurs: www.option-consommateurs.org
- Sylvestre Fafard Painchaud, Option consommateurs' lawyers: www.sfpavocats.ca

If you have moved since January 1998 or plan to soon do so, you must notify the Manager of the changes of address at : www.icestormclassaction.ca

In case of a discrepancy between this Notice and the settlement agreement, the agreement takes precedence.

The publication of this Notice was approved by the Superior Court of Quebec.