

Questions sent to Grey Power (owned by Intact) by CBC Go Public:

1) Why didn't Grey Power make an exception (ex gratia payment) in this case and pay this claim?

2) What, if anything, will Grey Power do for this customer now?

We checked the Grey Power website and found no reference to this standard exclusion. We also called - and the Grey Power broker did not tell us about this until we asked specific questions about burst pipes (questions that most people wouldn't ask). Initially, we were told water damage is fully covered, period.

3) Why does Grey Power not warn seniors/customers about this exclusion pro-actively (on the web) and up front (without customers having to ask)?

4) Of the claims submitted for water damage due to frozen/burst pipes, what percentage have been denied by Intact (in recent years) because of this exclusion?

5) Has Intact received a higher number of frozen/burst pipe water damage claims in general - as a result of the cold 2014/15 winter in Canada? If so, what is the increase (percentage as compared to recent years)?

6) What *does* Intact require its brokers to tell people - about this particular exclusion? If it's not mandatory for them to disclose (when selling a policy), why not?

7) How does Intact respond to criticism - that it doesn't pro-actively warn customers about this exclusion because it is more beneficial to Intact to deny claims if they materialize?

Statements sent by Intact in response:

First and foremost, we wish our customer well. We are very sorry that she has had to refocus her time and energy to this matter. We have reached out to the customer in order to resolve the situation as quickly as possible. At Grey Power we take our commitment to our customers seriously – this situation is no exception.

Our broker diligently answered your questions during the 11 minute conversation, despite the fact that he was not provided a fulsome set of facts about your parent's home insurance needs. We take great pride in our brokers, and they in turn take great pride in the service they provide to our customers. Pursuant to the CBC's Investigative Journalism standards, we trust that you will present this call in a fair and accurate manner and that you have "take[n] care to explore all alternatives to publication" of your non-consensual recording "in keeping with [y]our journalistic values".