## Hagerty Canada, LLC Compensation Disclosure

Thank you for choosing Hagerty. We appreciate your business and we look forward to handling your insurance needs for years to come. At Hagerty, we specialize in collector vehicles and are committed to providing you with the best coverage, value and service.

Hagerty places your insurance with Aviva Insurance Company of Canada ("Aviva"), a member of the Aviva Group. Hagerty Canada, LLC ("Hagerty") is an independent broker that exclusively facilitates Aviva's collector vehicle program. Hagerty is a wholly-owned, indirect subsidiary of Hagerty, Inc., a USA publicly traded company listed on the New York Stock Exchange under the ticker HGTY.

There is no direct or indirect ownership interest in Hagerty by Aviva. We receive a commission from Aviva based upon a percentage of your insurance premium. This commission is paid to us each policy term for both new policies and renewals.

Hagerty charges a \$40.00 broker fee\* (Hagerty Value Analysis™) to each customer who chooses us for their classic and collector vehicle insurance needs. These vehicles can be difficult to value, and your classic and collector insurance policy has a Guaranteed Value feature to help you insure your vehicle at its proper value. The broker fee enables us to continue investing in valuation resources and specialized staff training to provide a unique customer experience. Moreover, you will enjoy access to our online vehicle valuation data and content, as well as access to our highly trained staff available 7 days a week. This fee is not part of your policy premium.

Hagerty also pays independent Canadian brokers who choose to place policies through us a commission in the range of 12.5% to 15% for every Hagerty collector car insurance policy they sell, which is based on a percentage of the premium charged to you, both for new policies and renewals. Hagerty does not have an ownership interest in any Canadian insurance brokers, and Hagerty does not have any loans to intermediaries in Canada.

Please contact us or the broker listed on your policy's certificate of insurance (if different) for more information about the compensation we or your broker receive as a result of placing your insurance with Aviva by or through Hagerty Canada, LLC.

Information in this document may be updated from time to time as more current information becomes available or if any compensation practice changes.

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<sup>\*</sup> This fee is not reflected on the certificate of insurance as it is not an insurance premium.