

Frequently Asked Questions / Further information

Why did I receive this letter?

As a long-standing customer of Gore Mutual Insurance Company, you are a valued Member, and Gore Mutual would like to invite all Members to help reduce Gore Mutual's environmental footprint by receiving materials electronically.

What is a Member and how did I become one?

Gore Mutual customers, who have been with Gore Mutual for ten consecutive years or more and who hold a homeowners', condo and/or tenants' policy with Gore Mutual, automatically become a Member. Members govern Gore Mutual by electing directors and auditors and voting on special business and have the option of receiving notices to Member meetings and receiving materials.

Who is Gore Mutual?

Gore Mutual is your insurance company. While you purchase your insurance through an independent insurance broker, your insurance policy is provided/underwritten by Gore Mutual Insurance Company.

Who is Kingsdale Advisors?

Kingsdale Advisors has been retained by Gore Mutual Insurance Company to act as Gore Mutual's Member Engagement Specialist and Independent Registrar. Kingsdale Advisors has been engaged to receive and maintain Members' preferences with respect to the delivery of notices of Member meetings (and related meeting materials including the proxy circular and form of proxy), annual financial statements, and Member meeting attendance and voting.

Computershare was managing Member communications preferences. Are they no longer handling these responsibilities?

Correct. Computershare is transitioning its responsibilities as Independent Registrar to Kingsdale Advisors. For Member communication preferences, contact Kingsdale Advisors as below:

- Call toll free at 1-877-659-1820
- Email: goremember@kingsdaleadvisors.com
- Text: 647-577-3610
- Website: www.gorememberengagement.ca

If you require further information, please contact Gore Mutual's Corporate Secretary at:

- Mail: Sonya Stark, Corporate Secretary Gore Mutual Insurance Company PO Box 70 252 Dundas Street N, Cambridge, ON N1R 5T3
- Email: corporatesecretary@goremutual.ca

What if I already gave my communication preferences to Computershare?

If you have already provided your communication preferences to Computershare recently and do not wish to change them, you do not need to do anything. If you do not remember and/or wish to confirm, update or change them, please contact Kingsdale Advisors:

- Call toll free at 1-877-659-1820
- Email: goremember@kingsdaleadvisors.com
- Text: 647-577-3610
- Website: www.gorememberengagement.ca

What are my Member communication options?

As a Member of Gore Mutual Insurance Company, you are entitled to the following options:

- Attend and vote at all Member meetings with the option to attend in person or by proxy
- Voting by proxy electronically, giving you the ability to vote without having to mail in any forms
- To not attend and vote at Member meetings

What are the benefits of consenting to receive communication electronically or by mail?

As a Member, you have the opportunity to:

- Receive Gore Mutual's annual financial statements; notices of Member meetings and all materials related to such meetings, including being contacted by Kingsdale Advisors on Member engagement matters
- Receive any other information or updates issued to keep Members informed about Gore Mutual
- Participate in Member engagement surveys

What happens if I do nothing or choose to not receive information from Gore Mutual?

If no preferences are provided, you will NOT receive any Member materials

What if I want to receive information from Gore Mutual by mail instead of email?

You have the option of receiving information by mail by following the instructions in the attached letter. We encourage you to consider electronic delivery/email as a secure and prompt method of receiving materials that reduces impact to the environment.

How do I opt-in to Electronic Delivery?

Through one of the methods listed in the attached letter. You will need to have ready the following information:

- Reference Number (which is located on the first page with your address information in the top right-hand corner starting with "24GORE" followed by a series of numbers)
- First / middle / last name
- Postal code
- Email address (if you wish to provide multiple email addresses, we can take more than one)

Note that providing such consent will also allow Gore Mutual or Kingsdale Advisors to communicate with you by email for other Member related correspondence that may not necessarily be related to a Member meeting. By signing up for email delivery:

- *Your preferences will take effect upon receipt by Kingsdale Advisors of your instructions and remain in effect until such time as you change them*
- *You may revoke or change my instructions at any time by contacting Kingsdale Advisors by phone at 1-877-659-1820 or email goremember@kingsdaleadvisors.com*
- *You are responsible for contacting Kingsdale Advisors regarding any changes to your email address for Member related correspondence*
- *If a sent email bounces back and your email address is determined to be undeliverable, you may continue to receive correspondence by mail*
- *You will continue to contact your broker and/or Gore Mutual regarding any changes to your mailing address*

What if I change my mind or want to opt-out at any time?

If you wish to opt out of receiving correspondence from Gore Mutual and Kingsdale Advisors, please contact Kingsdale Advisors via the following methods:

- Call toll free at 1-877-659-1820
- Email: goremember@kingsdaleadvisors.com
- Text: 647-577-3610

What if I change my email address or move?

Kingsdale Advisors can update your information for the purposes of receiving Member communication from Gore Mutual; however, for the purposes of maintaining correct information for your insurance policy, you need to contact your independent insurance broker and Gore Mutual, as you normally would do to ensure they have your most up to date contact information for the purposes of providing your insurance policy.

For Member communication purposes, please contact:

- Toll free at 1-877-659-1820
- Email: goremember@kingsdaleadvisors.com
- Text: 647-577-3610

Can you assist with answering questions regarding my insurance policy? Any policy related inquiries? Do you have access to my policy information?

Kingsdale Advisors does not have access to any information related to your insurance policy. For your insurance policy matters please continue to contact your broker and/or Gore Mutual, as you currently do.

Do I need to set my Member communication preferences for each policy I hold?

Each Member, regardless of the number of mutual policies held, is required to only set their communication preferences once. If one or more

mutual policies is issued in the joint names of two or more mutual policyholders, one (and only one) of the joint holders will be required to set the Member preference but can add additional email addresses to ensure all joint holders receive Member communication.