

## 2026 CDSPI TripleGuard™ Policy Changes

There have been some minor updates to the contract language for your 2026 TripleGuard Insurance policy. This document highlights only those policy changes that may affect your coverage. Please keep this with your other policy documents for your records. You can review the complete, revised policy on our website at <https://www.cdspi.com/insurance/tg-ptc/>. If you have questions, we're here to help at 1.800.561.9401.

### 2025 Policy Wording

#### Section I, Part A Office Contents, Article 7 – Conditions Applicable to Part A 7.5 Repeat Claims Deductible

- (a) A Repeat Claims Deductible of \$2,500 will be assessed on all claims to which such deductible is applicable instead of the \$1,000 standard coverage deductible, if:
- (i) an Insured makes three or more claims within a three-year period;

#### Section 1, Part B – Practice Interruption, Article 1 – Insuring Agreement, 1.3 Definitions

- (a) "Reduction in Gross Income" means the amount by which the Gross Income during the Indemnity Period shall, in consequence of the physical destruction or physical damage, fall short of expected gross income which occurs during regular working hours and days. If the closure period is such that the Insured can reschedule patients upon reopening within their regular working hours and days, we will not consider that rebooking of patients as loss mitigation and will not calculate it as a reduction in Gross Income;

#### Section I, Part D – Commercial General Liability, Endorsement: Non-Owned Automobile Coverage

Applicable provincial automobile policy and endorsement forms, including Quebec, and related statutory conditions and endorsements in effect for 2025.

### 2026 Policy Wording

#### Section I, Part A Office Contents, Article 7 – Conditions Applicable to Part A 7.5 Repeat Claims Deductible

- (a) A Repeat Claims Deductible of \$2,500 will be assessed on all claims to which such deductible is applicable instead of the \$1,000 standard coverage deductible, if:
- (i) an Insured makes three or more claims **at the same location** within a three-year period;

#### Section 1, Part B – Practice Interruption, Article 1 – Insuring Agreement, 1.3 Definitions

- (a) "Reduction in Gross Income" means the amount by which the Gross Income during the Indemnity Period is, in consequence of the physical destruction or physical damage **caused by an insured peril, less than expected gross income.**
- (c) "Expected Gross Income" means the Gross Income during that period in the twelve (12) months immediately before the date of the physical destruction or physical damage **caused by an insured peril that corresponds with the Indemnity Period.**

#### Section I, Part D – Commercial General Liability, Endorsement: Non-Owned Automobile Coverage

**Replacement of prior Non-Owned Automobile endorsements (Endorsements Nos. 9-13) with applicable provincial automobile policy and endorsement forms, including Quebec.**