

Aviva General Insurance Company
10 Aviva Way Suite 100
Markham ON L6G 0G1

Agent: RBC INSURANCE AGENCY LTD.
Po Box 5010, Station A
Mississauga ON L5A 4L2
Phone 1 800 769 2526
Fax 1 800 276 1947

Eugene Twien
117 Van Fleet Terr
Milton ON L9T 0Y2

January 29, 2021

Your automobile insurance - payment summary

Policy number: W0953816 starting on February 28, 2021

Your insurance coverage is provided by Aviva General Insurance Company, serviced by RBC Insurance Agency Ltd.

Policy period	Description	Method of payment	Premium	Provincial sales tax	Installment fee	Total payable
February 28, 2021 to February 28, 2022	New Business	Credit Card	\$2,789.00			\$2,324.07

Confirmation of Pre-Authorized Debit (PAD)

Thank you for signing up for Pre-Authorized Debits from RBC Insurance Agency Ltd. We have accepted your PAD Agreement and are writing to confirm the following details:

Credit Card Type: MasterCard
Credit Card Number: 5360***0372
Credit Card Expiry Date: 06/21
Frequency of payment: Monthly withdrawal
Type of Pre-Authorized Debit: PERSONAL

If the above is incorrect, please contact us immediately RBC Insurance Agency Ltd. at 1 800 769 2526.

Payment schedule

Thank you for your down payment of \$464.93, subsequent payments will be processed automatically based on the schedule below.

March 29, 2021	\$232.47	August 30, 2021	\$232.40
April 28, 2021	\$232.40	September 28, 2021	\$232.40
May 28, 2021	\$232.40	October 28, 2021	\$232.40
June 28, 2021	\$232.40	November 29, 2021	\$232.40
July 28, 2021	\$232.40	December 29, 2021	\$232.40

Helpful information about your payments

- The dates shown on your payment schedule are when the funds are withdrawn from your account, which have been adjusted for weekends and statutory holidays.
- If you wish to make a change to the payment information or payment date, please contact us at least 10 business days in advance of your due date.
- In the event, you miss a payment (due to insufficient funds or payments that did not clear), a \$50 fee for not having sufficient funds (NSF fee) will be charged to you.

In the event that the amount of this PAD changes, we will send you a written notice identifying the new amount at least 10 days before the first PAD for that amount, with the exception of a reduction in the amount due to a change in premium.

Pre-Authorized Debit Terms and Conditions:

I/We hereby authorize the named financial institution to debit my/our account for all payments payable to Aviva or any of its associated insurance companies to which my policy may be transferred.

I/We understand that this authorization may be cancelled by me/us upon written notice, at least 10 days before the next scheduled payment. I/We may obtain a sample cancellation form, or further information on my/our right to cancel a payment authorization agreement, or more information about Pre-Authorized Debiting at my/our financial institution by visiting www.cdnpay.ca, or through contacting my/our insurance company at www.aviva.ca.

I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this payment authorization agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.

I/We understand that this authorization is continuous and will automatically apply to the renewal terms and any policy changes unless otherwise instructed.

Sign-up or sign-in at <https://www4.rbcinsurance.com/ui/signin/home?lang=en> 24 hours/7 days a week to:

- Access all your policy documents in one secure location
- Go paperless
- Manage your payment information

If you have any questions, please call RBC Insurance Agency Ltd. at 1 800 769 2526 to speak with an insurance agent during regular business hours, Monday to Friday from 8 am to 8 pm and Saturday from 8 am to 6 pm ET.