



Frequently Asked Questions

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, voting on special business and have the option of receiving notices to member meetings and 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 are Kingsdale Advisors?

Kingsdale Advisors is Gore Mutual's "Independent Registrar," member engagement specialist and assists Gore with member communications. They will be the ones to receive and maintain members' communications preferences, as well as sending notices of member meetings and related meeting materials, annual financial statements, and tracking member meeting attendance and voting.

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 the benefit of receiving materials electronically?

As a purpose-driven organization, protecting the environment and reducing waste is an important facet of our business. By receiving your communications electronically, you will be contributing to the positive impact of reducing Gore Mutual's environmental footprint. As well, you will be able to vote on member meeting matters without attending the meeting in person. You will also be able to return any documents electronically, eliminating the need to return any documents by mail.

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

As a member, you have the opportunity to:

1. 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
2. Receive any other information or updates issued to keep members informed about Gore Mutual
3. Participate in member engagement surveys

How do I opt-in to receive communications?

There are five ways for you to let us know your communications preferences: by scanning the QR code, visiting the website, calling the toll-free number, texting, or emailing Kingsdale advisors.

What information will I need to share with Kingsdale Advisors?

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 "24GMIC" followed by a series of numbers)
- First, middle, and last name (as it matches on the letter received)
- Postal code
- Email address (if you wish to provide multiple email addresses, we can take more than one)
- Contact number (cell, work landline)

Regardless of whichever option is selected, I understand that:

- If no preferences are provided, I will NOT receive member materials
- My preferences will take effect upon receipt by Kingsdale Advisors of my instructions and remain in effect until such time as I change them
- I may revoke or change my instructions at any time by contacting Kingsdale Advisors by phone at the toll-free number
- I am responsible for contacting Kingsdale Advisors regarding any changes to my email address for member-related correspondence
- If a sent email bounces back and my email address is determined to be undeliverable, I may continue to receive correspondence by mail
- I will continue to contact my broker and/or Gore Mutual regarding any changes to my mailing address



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What are my member communication options?

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

- **In person:** Attend and vote at all member meetings in person or by proxy
- **By proxy:** Voting “by proxy” electronically gives you the ability to vote without having to mail in any forms or by mailing your completed proxy using the pre-paid return envelope
- **No participation:** To not attend and vote at member meetings

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

Each member, regardless of the number of mutual policies held, needs to only set their communication preferences once. If one or more mutual policies are issued in the joint names of two or more mutual policyholders, one (and only one) of the joint holders needs to set the member preference but can add additional email addresses to ensure all joint holders receive member communication.

What if I received more than one letter?

Contact Kingsdale Advisors if you received more than one letter so they can help Gore Mutual reduce their print and mail costs.

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

If no preferences are provided, you will not receive member meeting materials. If you do not send us your preferences, you will only receive special meeting materials that we are legally required to send you.

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

You can let us know that you want to receive the communications by mail by using one of five ways: by scanning the QR code, visiting the website, calling the toll-free number, texting, or emailing Kingsdale advisors. However, we encourage you to consider electronic delivery as a secure and prompt method of receiving materials that reduces impact to the environment and gives you greater flexibility for voting on member matters.

Can Kingsdale Advisors 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.

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

Correct. Computershare transitioned 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

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

Sonya Stark, Corporate Secretary,
Gore Mutual Insurance Company
PO Box 70 252 Dundas Street N
Cambridge, ON N1R 5T3
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, contact Kingsdale Advisors below to reconfirm your instructions. If you do not remember and/or wish to confirm, update or change your communication preference, please contact Kingsdale Advisors.

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.

- **Call toll free:** 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.

