



Notice-and-access

This year, as permitted by Canadian securities regulators, Intact Financial Corporation (the “Company”) is using “notice-and-access” to deliver meeting materials to shareholders. Under notice-and-access, shareholders still receive a proxy form or voting instruction form enabling them to vote at the meeting. It also allows the Company to post the information circular (“Circular”) and annual report online instead of mailing them out to each shareholder, saving substantial printing and mailing costs and greatly reducing the Company’s paper consumption.

You will find enclosed with this notice a proxy form or a voting instruction form that you can use to vote your shares (see “Voting” below).

It is very important that you read the Circular carefully before voting your shares.

Meeting Date and Location

WHEN

May 6, 2020
12:30 p.m. (Eastern Time)

WHERE

Virtual Meeting:
www.virtualshareholdermeeting.com/IFC2020

Where you can access the meeting materials

The Circular, annual report, and other relevant materials are available at: | On our website: www.intactfc.com/agm2020 | On SEDAR: www.sedar.com

Business of the meeting:

- 1 Receive the consolidated financial statements for the year ended December 31, 2019 and the auditor’s report on those statements;
- 2 Appoint the auditor;
- 3 Elect Directors;
- 4 To consider and, if thought fit, to adopt a resolution to reconfirm, ratify and reapprove the Amended and Restated Shareholder Rights Plan of Intact Financial Corporation;
- 5 Approve the non-binding advisory resolution to accept the approach to executive compensation disclosed in the accompanying Management Proxy Circular; and
- 6 Transact such other business as may properly be brought before the Meeting.

For more details, please see:

- Section 3.1 of the Circular and the 2019 annual report
- Section 3.2 of the Circular
- Sections 3.3 and 4.1 of the Circular
- Section 3.4 and Appendix A of the Circular
- Section 3.5 of the Circular

Have questions about this notice?
Call toll free: 1-855-887-2244

Voting

Please note that you cannot vote by returning this notice.

You may vote your shares on the Internet, by phone, fax or mail.



On the internet



By fax



By phone



By mail

Please refer to the instructions on your separate proxy or voting instruction form on how to vote using these methods.

Registered Shareholders

In order to be valid, the proxy form or voting instruction form must be submitted by Internet, phone, mail or by fax no later than 12:00 p.m. (Eastern Time) on May 4, 2020, or if the Meeting is adjourned, 24 hours (excluding Saturdays, Sundays and holidays) before any adjournment thereof.

How to request a paper copy of the meeting materials

Upon request, we will provide a paper copy of the circular or annual report to any shareholder, free of charge, for a period of one year from the date the meeting materials were filed on SEDAR.

Before the meeting

Call 1-877-907-7643 toll free to request a copy of the meeting materials. If you are a beneficial shareholder, you can also request a copy of the materials at www.proxyvote.com using the control number on your voting instruction form.

If your request is made before May 6, 2020 (the date of the meeting), the meeting materials will be sent to you within three business days of receipt of your request.

Please note that you will not receive another form of proxy or voting instruction form; please retain your current one to vote your shares.

After the meeting

Call 1-877-907-7643 toll free to request a copy of the meeting materials. If your request is made on or after May 6, 2020, the circular or annual report will be sent to you within ten calendar days of receiving your request.

If you have any questions regarding this notice, notice- and-access or the meeting, please call toll free 1-855-887-2244.