

**Subject: Homeowners Impacted by Wildfires in Nova Scotia**

Our thoughts and concerns are with the Nova Scotia communities currently impacted by the wildfires.

At Sagen, we recognize the impact this devastation is having on the affected communities. We are therefore proactively working with our lenders to help insured homeowners facing any setbacks that may be temporarily impacting their ability to meet their mortgage obligations.

Effective immediately, we are allowing lenders to offer up to six (6) months of payment deferral relief to their Sagen-insured borrowers impacted by the wildfires without Sagen approval. This collaboration will provide time to help borrowers rebuild their lives and their communities.

Requests received after November 29, 2023, due to the wildfires will be considered under our regular Homeowner Assistance Program. To speak with one of our Homeowner Assistance Specialists, contact our hotline at 1.844.711.4627 or reach out to us at [homeassist@sagen.ca](mailto:homeassist@sagen.ca).

For more information on Sagen Canada’s Homeowner Assistance Program or to submit your request online, please visit [Sagen.ca](http://Sagen.ca)

If you have any other questions, please contact your appropriate Sagen representative below:

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Regards,



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