

## CONFIRMATION OF INDEMNITY PROVISION

Mortgage Protection Plan® (“MPP”) is underwritten by  
The Manufacturers Life Insurance Company (“Manulife Financial”)

Mortgage Application Number	MPP Insurance Application Number (the “Application”)	Applicant(s)
MAM0114	KCHDFK160HBO1	Vance Testoncase, Vicky Testoncase

“Broker Office” means: BOB Division Test11.

“You” means: Broker Office and Bob Agent18.

“We”/“Us” means: Manulife Financial and its appointed agent, Credit Security Insurance Agency Inc.

This is confirmation of the applicability of the indemnity provision included in the Application and Administration Agreement that you have signed with Manulife Financial and other parties (the “Agreement”). The indemnity provision provides that Manulife Financial will indemnify and hold You harmless from any costs, expenses, damages or liability arising from the performance of your duties pursuant to the Agreement. There are some conditions:

1. You must have given to Us valid contact information for each eligible borrower identified on the application;
2. You must notify Us of any dispute connected with the Application as soon as reasonably possible.
3. You must allow Us to appoint and direct legal counsel, but always in full consultation with You. The indemnity provision terminates immediately if You do not cooperate with Us, or the legal counsel We appoint.
4. The indemnity provision is provided under and in accordance with the Agreement. In the event of any disagreement between the terms of the Agreement and this confirmation, the terms of the Agreement shall govern.



Date Issued: 07 January 2014



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