

## UNDERTAKING

- TO:** British Columbia Securities Commission  
Alberta Securities Commission  
Financial and Consumer Affairs Authority of Saskatchewan  
The Manitoba Securities Commission  
Ontario Securities Commission  
Autorité des marchés financiers  
Financial and Consumer Services Commission (New Brunswick)  
Nova Scotia Securities Commission  
Financial and Consumer Services Division, Prince Edward Island  
Office of the Superintendent of Securities Service, Newfoundland and Labrador  
Office of the Yukon Superintendent of Securities  
Office of the Superintendent of Securities, Northwest Territories  
Office of the Superintendent of Securities, Nunavut  
(collectively, the “**Securities Regulators**”)
- RE:** Intact Financial Corporation (the “**Issuer**”)  
Well-Known Seasoned Issuer Base Shelf Prospectus dated February 13, 2026 (the “**Prospectus**”)

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The undersigned, for and on behalf of the Issuer, undertakes that the Issuer will file with the Securities Regulators:

- (i) any trust indenture or supplemental indenture relating to any offering of Debt Securities under the Prospectus and not already filed, promptly and in any event within seven days after the completion of a distribution of Debt Securities under the Prospectus pursuant to clauses 4.2(a)(x) and (x.1) of National Instrument 44-101 – *Short Form Prospectus Distributions* (“**NI 44-101**”);
- (ii) any subscription receipt agreement relating to any offering of Subscription Receipts under the Prospectus and not already filed, promptly and in any event within seven days after the completion of a distribution of Subscription Receipts under the Prospectus pursuant to clauses 4.2(a)(x) and (x.1) of NI 44-101;
- (iii) any agreement or contract affecting the rights of securityholders that relates to securities being distributed under the Prospectus required to be filed under subsection 12.1(1) of National Instrument 51-102 – *Continuous Disclosure Obligations* (“**NI 51-102**”) that has not been previously filed, and has not been executed before the filing of the Prospectus but will be executed on or before the completion of a distribution of securities under the Prospectus, promptly and in any event no later than seven days after the execution of the agreement or contract;

- (iv) any document affecting the rights of securityholders that relates to securities being distributed under the Prospectus required to be filed under subsection 12.1(1) of NI 51-102 that has not been previously filed, and does not need to be executed in order to become effective and has not become effective before the filing of the Prospectus, but will become effective on or before the completion of a distribution of securities under the Prospectus, promptly and in any event no later than seven days after the document becomes effective; and
- (v) any material contract required to be filed under section 12.2 of NI 51-102 that has not been previously filed, and has not been executed before the filing of the Prospectus but will be executed on or before the completion of a distribution of securities under the Prospectus, promptly and in any event no later than seven days after the execution of the material contract.
- (vi) Capitalized terms defined in the Prospectus and not otherwise defined herein shall have the same meaning as in the Prospectus.

Capitalized terms defined in the Prospectus and not otherwise defined herein shall have the same meaning as in the Prospectus.

*[Remainder of Page Intentionally Left Blank]*

Dated the 13<sup>th</sup> day of February, 2026.

**INTACT FINANCIAL CORPORATION**

By: (s) Frédéric Cotnoir  
Name: Frédéric Cotnoir  
Title: Executive Vice President,  
Chief Legal Officer and Secretary