NOTICE OF SETTLEMENT APPROVAL (NOVEMBER 2026)

Denturist Class Action Regarding
Denturists and Hearing Aid Specialists Program

Read this notice carefully as it may affect your legal rights

THIS NOTICE IS TO:

All Class Members who are: all persons, natural or corporate, carrying on operations usual to a denturist who were insured by and have submitted a claim to Aviva Insurance Company of Canada ("**Aviva**") under a Commercial Insurance Policy issued by Aviva on behalf of the Denturist Association of Ontario, pursuant to the Denturists and Hearing Aid Specialists Program ("**Denturist Program**"), bearing Policy 81278157, which included "Restricted Access" coverage and/or "Negative Publicity" coverage under Business Income - Actual Loss Sustained (Broad Form Perils) (Form 402014-02) ("**Denturist Program Policy**"), and which claimed loss of business income:

(a) while access to its premises was restricted in whole or in part by the mandatory closure order made by the Province of Ontario on March 23, 2020, and/or

(b) while access to its premises was restricted in whole or in part by any subsequent order of civil authority, and/or

(c) as a direct result of an outbreak of COVID-19 within 1 kilometre of its premises (the "**Class**").

A class action settlement ("**Settlement**") has been reached between Aviva and Matt McCallum, Matt McCallum Denturist Professional Corporation, as Representative Plaintiff for the Class, for C$6,862,724.50 to resolve the claims asserted on behalf of all Class Members against Aviva.

The Ontario Superior Court of Justice ("**Court**") has approved the Settlement. This notice contains important details about the Settlement and how to submit a claim for compensation from the Settlement.

IMPORTANT DEADLINE TO FILE CLAIM FOR COMPENSATION

Claims Bar Deadline (to file a claim for compensation): **no later than 11:59 pm EST on the date that is one hundred and eighty (180) calendar days after the first publication of the notice advising Class Members of the Claims process, which is May 1, 2027.**

THE NATURE OF THE CLAIMS ASSERTED

The Action alleges that Aviva is in breach of contract when it denied the Class Members' loss of business income coverage. The Action claims for payment of loss of business income damages to the Class Members insured under the Denturist Program Policy.

SETTLEMENT APPROVAL, FEE APPROVAL AND OTHER MATTERS

On October 26, 2026, the Court approved the Settlement. The Settlement provides for the payment of C$6,862,724.50 ("**Settlement Amount**") in consideration of the full and final settlement of the claims of Class Members.

The Settlement Agreement provides that the claims of Class Members (who did not opt out) asserted or that could have been asserted in the Action will be fully and finally released, and the Action will be dismissed.

The Settlement Agreement is not an admission of liability, wrongdoing or fault on the part of Aviva, which has denied, and continues to deny, the allegations against it.

The Court awarded Lerners LLP ("**Class Counsel**") total legal fees in the amount of $1,538,495.89 plus disbursements of $118,426.05 plus applicable taxes on the fees and expense. As is customary in such cases, Class Counsel conducted the class action on a contingency fee basis. Class Counsel was not paid as the matter proceeded and funded the expenses of conducting the litigation. The approved fees and disbursements will be deducted from the Settlement Amount before it is distributed to Class Members.

The Court also approved the payment of an honorarium to the Representative Plaintiff in the amount of $15,000.00. The honorarium will be deducted from the Settlement Amount before it is distributed to Class Members.

The Court also made Orders appointing Davis Martindale LLP as Accountant and appointing MDD Forensic Accountants as Claims Administrator as defined in and for the purposes of carrying out the Distribution Protocol.

The Accountant's Fees and all expenses incurred or payable relating to approval, notification, implementation and administration of the Settlement including the Claims Administrator fees ("**Administration Expenses**"), will also be paid from the Settlement Amount before it is distributed to Class Members.

The Settlement Amount includes all legal fees, taxes and administrative expenses.

CLAIMS ADMINISTRATOR

The Court has appointed MDD Forensic Accountants as the claims administrator for the Settlement ("**Claims Administrator**"). The Claims Administrator will, among other things:

(i) receive and process claims for compensation from the Settlement;

(ii) determine Class Members' eligibility for and entitlement to compensation pursuant to the Distribution Protocol;

(iii) communicate with Class Members regarding claims for compensation; and

(iv) manage and distribute the Settlement Amount in accordance with the Settlement Agreement and the orders of the Court.

The Claims Administrator can be contacted at:

Matson Driscoll & Damico Ltd
148 Fullarton Street, Suite 1704
London ON N6A 5P3
T. 519.432.1123
denturistclassaction@mdd.com

CLASS MEMBERS' ENTITLEMENT TO COMPENSATION

The Settlement Amount, after deduction of Class Counsel's fees and expenses, any approved honorarium for the Plaintiff's instructing members and Administration Expenses ("**Net Settlement Amount**") will be distributed to Class Members in accordance with the Distribution Protocol approved by the Court.

To be eligible for compensation, Class Members must submit their Claim Form **no later than 11:59 pm EST on the date that is one hundred and eighty (180) calendar days after the first publication of the notice advising Class Members of the Claims process, which is May 1, 2027** ("**Claims Filing Deadline**").

The most efficient way to complete the Online Claims Form prepared by the Claims Administrator available at https://forms.cloud.microsoft/pages/responsepage.aspx?id=_1ovYctXFEKfy9bkZl2JDPYbMfGc2BpFtUoSqnN6yuJUMkpTRlg3M0IzS1dJWE5GSTRPT1VRN0w1Mi4u&route=shorturl and file an online claim. The Online Claims Form provides step by step instructions on how to file a claim. In order to verify claims, the Claims Administrator will require supporting documentation, including Annual Financial Statements. Accordingly, Class Members should visit the Claims Administrator's site as soon as possible so that they have time to obtain the required documentation prior to the Claims Filing Deadline.

Online claims are strongly recommended and preferred. If necessary, the Claims Administrator can facilitate submission of claims in hardcopy. To request the ability to file a physical claim, Class Members may contact the Claims Administrator for details.

If you have any questions about how to complete or file a Claim Form, the documentation required to support a claim, or whether you are a Class Member, please contact the Claims Administrator.

ADDITIONAL INFORMATION

This notice has been approved by the Ontario Superior Court of Justice. The Court offices cannot answer any questions about the matters in this notice. The Orders of the Court and other information in both languages are available on Class Counsel's website at https://lerners.ca/deals-and-cases/denturists-class-action.

Questions relating to the Action may be directed to the Administrator using the contact details above or Class Counsel:

Alfonso Campos Reales
Email: acamposreales@lerners.ca or denturistclassaction@lerners.ca
Tel: 519.640.6362 or Toll Free: 1.844.867.9024
Fax: 519.932.3362

The publication of this notice was authorized by The Honourable Justice E.M. Morgan of the Ontario Superior Court of Justice.