



**Our Valued Policyholders,**

We are working diligently to better understand and respond to the unusual circumstances you may be facing during these troubling and unprecedented times. We're listening and striving to make the most informed decisions during this complex and evolving situation. Our commitment will always be to our members and ensuring we continue to provide our essential services in a flexible and responsive way.

We fully support the national directive to reduce the risk of spreading COVID-19, but we know that this has created uncertainty for you and our communities. Here are the measures we're currently taking to serve you and our partners going forward.

**OUR BUILDING**

*Our building remains closed, but we remain fully operational. Our staff is equipped to work from home with full capability and capacity. Although, we will use digital means wherever possible, we remain safely able to process mail, issue cheques and print policies.*

**NON-SUFFICIENT FUNDS (NSF)**

*We will be temporarily waiving NSF fees until further notice.*

**PAYMENT OPTIONS**

*If you're experiencing difficulties paying premium due to COVID-19 financial circumstances, we will work with you in an effort to find alternate arrangements. Contact your agent or broker to discuss options.*

**AUTO PREMIUM REDUCTION**

*Our filed rates have not changed at this time. If the use of your vehicle(s) has changed, your agent or broker may be able to temporarily alter your policy to reduce your premium amount. Options to lower premium may include changing class of use, shortening commute distance, or taking road coverage off vehicles.*

*Please note: when physical distancing measures are lifted and you return to your normal routine, you will need to notify your agent and broker again to return coverages*

**CLAIMS**

*We have full confidence in our vendor partners and our dedicated staff to ensure ongoing service delivery at a time when home visits and on-site physical inspections will be limited. We will be flexible if you are experiencing difficulties with filing documentation and any other matters of procedure which could be compromised due to social distancing requirements.*

**AUTOMOBILE USE FAQs**

**I am an existing policyholder who volunteers without pay at local grocery stores, making deliveries of groceries to those not leaving their homes. Do I have coverage?**

*We will continue to provide coverage for clients volunteering to deliver groceries or other necessities.*

**I am an existing policyholder who is supplementing my income by making deliveries for restaurants. Do I have coverage?**

*No coverage would be provided, as this is not a class of business we have ever covered (e.g. pizza delivery, Uber Eats, Skip the Dishes).*

**I am an existing policyholder who volunteers without pay to make deliveries for restaurants. I am compensated for mileage only.**

*We will continue to provide coverage for clients making deliveries on a volunteer basis, even when receiving compensation for mileage.*

We are continually reassessing and adapting our procedures to adhere to the latest expert recommendations. Thank you for your kind understanding as we navigate this.

**We're proud to be working together towards a stronger future.**

*Shelley Sutton, President & CEO*