

HOW TO SECURE YOUR TEMPORARILY CLOSED BUSINESS

Have you had to shut down your business by government order to do what is necessary during this difficult time? If so, thank you for doing your part to help protect us all and ease the burden on our health system. We want to help you navigate what this could mean for your business insurance.

ENSURE YOUR BUILDING IS COVERED

There could be ramifications for your insurance if you have had to close your commercial property and it's currently unoccupied. That's because of exclusions to your coverage, as found in the policy wordings. Although we will not penalize your business for doing the right thing, we do need to understand the exact nature of the closure so we can document in our files and suggest best practices to mitigate risk. Please call your agent or broker to discuss concerns including:

- How often will somebody visit the premises?
- Will that person enter and do a check of the building?
- Who will they contact if there is something wrong?
- Is the building visible from the road?
- Are the heating, power and water systems being left functional while the building is unoccupied?

ENSURE YOUR OPERATIONS ARE COVERED

- A) Some of the provincial "Essential Workplaces" list may not be as clear as we would like. Ensure you can cite specific government permission if your business continues to operate. There are insurance implications for operating a non-essential business during a state of emergency.
- B) Have you responded to the government's call to retool your business to supply products (ie: PPE) or services? We commend your actions and want to partner with you. Please contact your agent or broker to include these operations on your policy.

AN OUNCE OF PREVENTION

You can help us to help you in the event of a loss by being proactive now. We will continue to review every claim we receive on a case-by-case basis, while keeping in mind these extraordinary times. It always makes things smoother if we understand the measures you put in place to prevent a loss. Best practices for a vacant property include:

- ✓ *Minimize infestations with pest and vermin control.*
- ✓ *Turn the heat down and shut the water off.*
- ✓ *Ensure fire protection and security systems are operational.*
- ✓ *Visit the premises every 48 hours.*
- ✓ *Check both outside and inside the building if possible.*
- ✓ *Have contact info for all facility maintenance providers.*

COVID-19 HASN'T STOPPED CRIME

It's unsettling that theft incidents have continued while most of us are staying home to help flatten the curve. Police have noticed an increase in commercial break and enters from the time businesses began shutting down. This Waterloo Regional Police website article provides additional ways to protect your business during its temporary closure.



<https://www.wrps.on.ca/en/staying-safe/keeping-your-business-safe-during-covid-19.aspx>

It has never been more important to us to be there for you. Contact your agent or broker to share how your business is being impacted. We are here to help.