

Insurer support for customers during COVID-19

Service / Coverage	AVIVA	Intact	Travelers	RSA Facility
<p>Renewals and Cancellations</p>	<p>Policies will not be cancelled or non-renewed.</p> <p>For renewals mailed after April 17, premiums will be frozen on renewal (except where significant loss or traffic violation).</p> <p>Where the Declaration of Emergency wording applies, AVIVA will not terminate the policy and/or AVIVA will renew the policy. AVIVA will continue to provide coverage in accordance with their wording. Coverage will automatically extend for those customers who have received termination notices with a cancellation date occurring after the state of emergency was declared, and within the period to which the Declaration of Emergency wording applies.</p>	<p>Targeted rate accommodation strategies where possible</p> <p>Intact is adjusting rate strategies for the most affected classes and tempering increases for the remainder of upcoming renewals; Providing pro rata relief where customer's revenue, receipts, payroll or commercial vehicle use are significantly reduced, on a case-by-case individual policy basis;</p> <p>Helping customers focus on their core business by minimizing our current renewal information requirements and work with you to offer renewals to all possible customers.</p> <p>If Intact has informed us of their intention to lapse a policy because of underwriting, and we are unable to place with another market, Intact will extend the policy up to 90 days.</p>	<p>Travelers is suspending cancellation and non-renewal of coverage due to nonpayment through May 15, 2020. They will also not charge NSF fees during this period.</p>	<p>FA will support pro-rate cancellations. They encourage customers to consider other ways to reduce premiums, such as increasing deductibles.</p>
<p>Payments and NSFs</p>	<p>Waived fees, deferral support upon request. Call AVIVA's billing team directly for support.</p>	<p>Waived fees, and avoiding cancellations where possible. Will support payment deferrals. Intact will focus on people most affected, or ill as a result of the virus, in addition to those faced with job loss from business shutdowns in the most affected sectors. Effective March 20 2020, Accounts Receivables introduced new flexible payment options for vulnerable customers on a case-by-case basis.</p>	<p>Waived fees, alternate payment arrangements on request. On April 22nd, introduced the Stay-at-Home credit providing a 25% credit on one month's auto premium. Clients will receive the credit automatically on either a future bill or by cheque.</p> <p>For Direct Bill customers, please call 1-800-268-4543 to discuss alternate payment arrangements. Travelers is suspending cancellation and non-renewal of coverage due to nonpayment through June 15, 2020. They will not charge NSF fees during this period.</p>	<p>The Facility Association (RSA) is committed to working with brokers and consumers to find solutions that may include deferring or spreading payments. If you are unable to fulfil your payment obligations due to COVID-19, please contact us and we will contact RSA on your behalf.</p>

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PL Auto - reduced usage	Customers who have stopped driving entirely can reduce premiums up to 75% by applying the Stay Home Endorsement. For those who have to drive, but less than before, may be eligible for savings of up to 15%.	Premium reductions of 75% on average, per month, as long as customers park and safely store their vehicles. Minimum premium reduction of 15% for 3 months to reflect changes in driving habits. Up to June 30th.		n/a
Claims	Business as usual	Business as usual	Business as usual	Business as usual
Business Interruption Coverage	Reviewed case by case, but notes business interruption coverage is primarily triggered by physical damage to your property.	BI coverages likely not triggered. To trigger coverage, Profits and ALS forms (for example) both specify, "necessary interruption of the insured's business caused by direct physical loss or direct physical damage by the perils insured against, to building(s), equipment or stock on the premises". Contingent BI coverage also should not be triggered as contributing and recipient properties must be directly physically destroyed or directly physically damaged by a peril insured against.	BI coverage is triggered when a policy holder suffers a loss of income due to direct physical loss, or damage to covered property at its location or another location. It does not cover: loss of income due to market conditions; a slowdown of economic activity; or a general fear of contamination. Nor does the policy provide coverage for cancellations, suspensions and shutdowns that are implemented to limit the spread of the coronavirus. If there has been direct physical loss or damage to property, the policy may contain exclusions. A common exclusion is for losses resulting from a virus or bacteria, which would include coronavirus.	
Commercial autos now parked	For auto, for the time being, there will be no mid-term premium rebates, coverage suspensions or coverage adjustments on fleets with the 21B endorsement. Coverage reductions and adjustments on any IRCA, Garage and scheduled fleets without the 21B endorsement are acceptable as per their usual business practice.	Intact underwriters will work with us to support customers greatly impacted by the COVID-19 crisis who are deleting vehicles or coverages during this period.	Travelers will consider each request on its merits. Please contact your broker to discuss.	Coverage can be reduced on both fleets and individually rated vehicles. This is done by endorsement to reduce the coverage on specific vehicles to comprehensive or specified perils coverage.

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Reducing revenues or coverage mid-term (Commercial)	<p>AVIVA is allowing a one-time mid-term Commercial General Liability adjustment, (provided the policy doesn't renew within the next 3 months) to reflect a reduction in revenues due to COVID-19.</p> <p>Stock and/or equipment limit may be reduced mid-term as per their usual business practice.</p>	<p>Intact has adjusted their rating strategies on the most affected classes to be "as is" (for a 6-month term) and tempered increases on the remainder of the customers. Brokers may request reductions based on the new reality of the customer. Intact envisions the following as most commonly requested to reduce premiums for customers mid-term: reductions in revenue, receipts, payroll and parking of vehicles. They will review the policy for 90 days to follow up with broker to review if the situation is still applicable.</p>	<p>Travelers knows that many customers have been hit hard by the COVID-19 pandemic. Some are experiencing temporary shut downs, laying off employees or storing vehicles. They will be thoughtful and consider each request individually. For any request, they will require the appropriate documentation.</p>	N/a
Working from home		<p>No additional coverage or endorsements needed. Temporarily working from home due to COVID-19 when you normally work in another location is not considered a 'business purpose'.</p>	<p>No additional coverage or endorsements are needed. Temporarily working from home due to COVID-19 when you normally works in another location is not considered business use.</p>	n/a
Vacant property	<p>AVIVA is extending the vacancy period for premises vacant or unoccupied as a result of a civil authority-mandated shutdown to a period of up to 90 days. Clients must ensure the site is visited every 7 days and that the visit is formally logged by a responsible individual, and ensuring security and utilities are maintained.</p>		<p>Some Travelers policies contain provisions for vacancy of up to 60 days; however, terms and conditions may vary. As a result, Travelers will consider an amendment to the vacancy provision on a case-by-case basis.</p>	n/a