



Financial Relief for Personal Insurance Clients

Presented by:

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We care about what you care about.



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Relief Measures and Insurer Expectations



- Help right now
- Refunds
- Flexibility with items such as:
 - Payments
 - Coverages
 - Usage of home or auto during the pandemic

Personal Automobile | Client Relief Measures

- Adjusting commute rating to pleasure use
- Delivering PPE supplies or food to those in need
- Suspending or reducing coverage options
- Vehicles left behind in the U.S.
- Vehicle registration during the pandemic

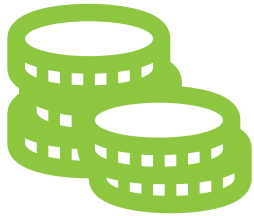


Home Insurance | Client Relief Measures



- Home office use
- Home daycare during the pandemic
- Unoccupied seasonal or secondary property expectations

Payment Flexibility



Having challenges making your next payment? Talk to your insurance broker. Payment options may include:

- Deferred payment options
- Pay-as-you-go insurance
- Reinstating policies that went into delinquency
- Waiving NSF fees
- Online payment options

Payment Relief and Insurer Initiatives

- Aviva's Price Promise to freeze all auto renewal pricing therefore no auto renewal increase
- CAA Insurance is providing a 10% base rate reduction in premium for new business and renewing customers. Applies to both auto and property business. Dates may vary by province.
- Economical-Allowing customers who are driving less to have their annual kilometres amended and receive on average, up to 15% off their premium until June 30, 2020.



Payment Relief and Insurer Initiatives

- Gore Mutual's parked up payment. One time payment equivalent to 20% of your three months auto premium
- Northbridge-All-in-force personal lines policyholders with third-party liability personal vehicle coverage as of May 31, 2020, will receive an automatic 15% premium rebate for the months of April, May and June.



We are Here for You



Talk to your insurance broker about cost saving measures and for other advice including:

- Maximizing your discounts
- Exploring coverage adjustments, including usage of your vehicle
- Insurance company relief initiatives

Presenter

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Questions/Discussion



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