



Your Business and COVID- 19



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COWAN INFINITE™
PRIVATE CLIENT RISK MANAGEMENT



How to Protect Your Property While Saving Money During Economic Uncertainty

Presented by Tracy Spark, CIP, CPRIA
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Personal Insurance

Common Concerns During COVID-19

Personal Insurance (Cowan Insurance Group)

- Personal security and cyber risk
- Home security
- Premium saving strategies and coverage considerations

Personal Security Tips

If you are working from home:

- ☐ Watch out for online scams including phishing and malicious software
- ☐ Only share social posts with friends or family
- ☐ Follow password best practices
- ☐ Update software and systems
- ☐ Monitor kids' online activity for signs of cyberbullying
- ☐ Turn off devices when not in use or during private discussions
- ☐ Install antivirus software on your devices
- ☐ Secure your WiFi



Home Security Tips

If you have an unoccupied property:

- ☐ Ensure someone checks your property regularly
- ☐ Have newspapers and flyers removed
- ☐ Turn lights on, or use a timer
- ☐ Shut off your water
- ☐ Secure vehicles
- ☐ Turn on your home security system
- ☐ Store all key fobs away from entry ways and doors



Premium Saving Strategies and Coverage Considerations

For your property insurance:

- ☐ If you have a mortgage, you have a legal obligation to keep your home insurance policy in place
- ☐ Increasing your property deductible could help reduce your insurance premiums
- ☐ Installation of a home security device could possibly lead to further home insurance discounts
- ☐ Talk to your broker about other potential discounts for water mitigation devices, sump pumps, or backwater valves



Premium Saving Strategies and Coverage Considerations

For your auto insurance:

- ☐ Working from home could mean you are eligible for adjusting commuting distance on your car insurance
- ☐ If you have taken a vehicle off the road, maintaining comprehensive coverage only or suspending coverage will provide a savings in premiums, while keeping some coverage in place
- ☐ Take advantage of group programs that provide you with a discounted rate on your home and auto insurance



Premium Saving Strategies and Coverage Considerations

Your broker can help

- ❑ If you feel you may have issues making your next payment, talk to your insurance broker about your payment options
- ❑ Talk to your broker about other potential discounts for water mitigation devices, sump pumps, or backwater valves
- ❑ Take advantage of group programs that provide you with a discounted rate on your home and auto insurance



Today's presenters

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