

During these unsettling times, we understand that your lifestyle may have been significantly impacted by the effects of COVID-19. We also know that many of your daily routines have changed, and that some may be struggling financially. **We want to help.**

Here are the efforts we've put in place to provide relief for CAA Insurance customers, and a few ways that additional savings may be achieved. **Contact your Broker who can provide trusted advice and update your policy.**

Relief Measure	Details
Automobile Insurance Savings	
10% Rate Reduction	<ul style="list-style-type: none"> We have implemented a 10% rate reduction on automobile policies. The reduction will be automatically applied on any new CAA Insurance policy effective April 15, 2020 in Nova Scotia and P.E.I., and effective May 1, 2020 in New Brunswick, and on all renewals in all provinces effective June 15, 2020. If your policy has already renewed, or is not yet up for renewal, contact your Broker to have the rate reduction applied to your policy. This rate relief is in addition to any other discounts and savings already on your policy. Note the reduction does not apply to any type of recreational vehicle, such as motorhomes or ATVs.
Vehicle Usage	<ul style="list-style-type: none"> Another way to save is to adjust the mileage on your policy. For example, your vehicle may currently be rated based on your commuting kilometers. If you're now at home, you can change your vehicle use to 'pleasure only', which can result in significant savings. If you are temporarily using your vehicle differently, such as driving to deliver meals (including Uber Eats or Skip the Dishes) or groceries, or are using your vehicles for community services and Good Samaritan activities, we've got you covered. And, we will not charge any additional premium. Note, this does not apply if you're transporting people for hire through ride share programs.
Property Insurance Savings	
10% Rate Reduction	<ul style="list-style-type: none"> We have implemented a 10% rate reduction on Home, Condo and Tenant property policies. The reduction will be automatically applied on any new CAA Insurance policy, in all provinces, effective April 15, 2020, and on all renewals effective June 15, 2020. If your policy has already renewed, or is not yet up for renewal, contact your Broker to have the rate reduction applied to your policy. This rate relief is in addition to any other discounts and savings already on your policy. Note the reduction does not apply to seasonal or rental properties.

Relief Measure	Details
Property Insurance Savings, continued	
Declaration of Emergency Endorsement	<ul style="list-style-type: none"> • When a State of ‘Emergency’ has been declared, the termination or expiry date of your policy is automatically extended, even if you cannot pay your premium. • This is in force until the ‘emergency’ is over, plus the lesser of: <ul style="list-style-type: none"> ○ 30 days; or ○ The total number of days the ‘emergency’ was in effect; and • Is subject to a maximum of 120 consecutive days.
Identity Theft Protection	<ul style="list-style-type: none"> • With more people working remotely, there is an increased risk of hackers accessing your information, which may result in the theft of your identity. • During the term of the pandemic, we have automatically included protection against identity theft on all personal property policies at no additional charge. • Coverage up to \$15,000 is available for loss resulting from: <ul style="list-style-type: none"> ○ Illegal and unauthorized use of credit and debit card ○ Illegal and unauthorized transfer or removal of funds from Internet accessed bank accounts ○ It also includes coverage for costs incurred to resolve the issue, including: long distance phone calls, notary fees, registered mail, fees for re-application for loans, reasonable legal costs and lost wages pertaining to identity theft.
Business and Business Property	<ul style="list-style-type: none"> • If you’re now working from home, you may have invested in new office equipment. • During the term of the pandemic, we have increased the Special Limit of Insurance for Business Property to \$10,000, including coverage for items such as books, business tools such as computers and office furniture. • Your liability protection has also been extended to cover the incidental office use in your home.