

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
<b>Property Insurance Savings</b>	
<b>10% Rate Reduction</b>	<ul style="list-style-type: none"> <li>We have implemented a <b>10% rate reduction</b> on Home, Condo and Tenant property policies.</li> <li>The reduction will be <b>automatically applied</b> on any new CAA Insurance policy effective April 15, 2020, and on all renewals effective June 15, 2020.</li> <li>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.</li> <li>This rate relief is <b>in addition</b> to any other discounts and savings already on your policy.</li> <li>Note the reduction does not apply to seasonal or rental properties.</li> </ul>
<b>Declaration of Emergency Endorsement</b>	<ul style="list-style-type: none"> <li>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.</li> <li>This is in force until the 'emergency' is over, plus the lesser of:                             <ul style="list-style-type: none"> <li>30 days; or</li> <li>The total number of days the 'emergency' was in effect; and</li> <li>Is subject to a maximum of 120 consecutive days.</li> </ul> </li> </ul>
<b>Identity Theft Protection</b>	<ul style="list-style-type: none"> <li>With more people working remotely, there is an increased risk of hackers accessing your information, which may result in the theft of your identity.</li> <li>During the term of the pandemic, we have automatically included protection against identity theft on all personal property policies at no additional charge.</li> <li>Coverage up to \$15,000 is available for loss resulting from:                             <ul style="list-style-type: none"> <li>Illegal and unauthorized use of credit and debit card</li> <li>Illegal and unauthorized transfer or removal of funds from Internet accessed bank accounts</li> </ul> </li> <li>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.</li> </ul>

Relief Measure	Details
<b>Business and Business Property</b>	<ul style="list-style-type: none"><li>• If you're now working from home, you may have invested in new office equipment.</li><li>• 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.</li><li>• Your liability protection has also been extended to cover the incidental office use in your home.</li></ul>