

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
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 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.
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.

Relief Measure	Details
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.