



## A Message for Our Members

**Erie Mutual** is working diligently to better understand and respond to the unusual circumstances you may be facing during these troubling and unprecedented times. Please know, we are listening and striving to make the most informed decisions during this complex and evolving situation. Our commitment will always be to you, ensuring we continue to provide our essential services, in a flexible and responsive way.

We fully support the national directive to reduce the risk of spreading COVID-19, but we know that this has created uncertainty for our members and communities. Please see below for details about how we will continue to serve our members and partners going forward.

- We are temporarily waiving non-sufficient fund (NSF) fees, until further notice.
- We will continue to work with members, who are experiencing difficulties with the payment of their premium. Contact your **Account Executive**, to discuss some options.
- While our automobile rates haven't changed, members have the option to endorse their policy, to recognize any change of use of their vehicle (e.g. class of use, shortening commute distance, taking road coverage off vehicles). Such endorsements may reduce your premium.
- For our **commercial members**, we will be reviewing our rate strategies for the most affected classes of business. We will provide you, upon request, pro rata relief where a member's business revenue/receipts/payroll, have been adversely affected by the pandemic. Please speak with your **Account Executive** about what kind of support will work.
- The government of Ontario has ordered non-essential businesses to close for the duration of this state of emergency. However, commercial business vacancy can be an issue for insurance coverage. So, while the order to stay closed is in place, we will not consider the business location as vacant, unoccupied or shut down if:
  - it still contains enough insured property on the premises to conduct business (except removal of perishable stock).
  - the business owner is visiting the premises a minimum of once every 7 days and is proactive in maintaining a level of care to the premises.

**Important note**, when physical distancing measures are lifted and members return to work, as directed by our government and public health authorities, then these insurance coverage and premium changes will revert back to their previous state.

We continue to have full confidence in our dedicated staff, to ensure ongoing service delivery at a time when home visits and onsite physical inspections will be limited. We will be flexible with members who are experiencing difficulties with filing documentation and any other matters of procedure, which could be compromised due to physical distancing requirements. Please contact our **claims department** for discussion.

**Erie Mutual** is continually re-assessing and adapting your business, to adhere to the latest government and public health recommendations. Thank you for your understanding and patience as we navigate these uncertain times together. As always, we are proud to work together towards a stronger future.

Stay safe! Stay healthy! Do your part!

Allan Parke  
Chairman, Board of Directors

John Dunton  
President & CEO