



Working together to deal with COVID-19

We are facing significant challenges and it is a difficult time for communities in Canada, the United States and the rest of the world.

Dealing with the COVID-19 pandemic is now our number one priority. We are working around the clock to remain as responsive as possible. Our focus is on the well-being of our employees and to be there for you -- our customers and brokers -- when you need us.

The decisions we are taking will continue to be guided by public health authorities in Canada and the United States. However, our perspective is that it is better to be extra cautious and vigilant during these times.

We are committed to sharing as much information as possible with employees, customers and brokers in the days and weeks ahead.

We have many employees who are now working from home and we have a strong business continuity plan in place. We will take every step necessary to protect employees and customers while ensuring that our business remains operational.

We are reviewing the impact of the pandemic and we will take a problem-solving approach as we work through new situations and deal with the questions that may come our way.

While the financial markets are extremely volatile right now, our operations and capital position are strong. We are well-positioned to continue to serve our customers and brokers and support communities through this stressful period.

This is a difficult time for all but serves as a reminder of why Intact exists – to help people.

I can assure you that the entire Intact team has been working very hard. We will get through this by working together with our communities, and with governments and public health authorities.

We value these relationships and we are here to help. If you have any questions, please do not hesitate to reach out through one of the channels included below.

Charles Brindamour

Chief Executive Officer
Intact Financial Corporation

Keep up to date.

Our business continues to operate with additional precautions. If there are any changes, we'll tell you about it here.

For the latest information on the COVID-19 pandemic in Canada, visit the dedicated [Health Canada website](#) and in the United States, visit the dedicated [CDC website](#).

Customer: Frequently Asked Questions

1. Are you still open?

Yes. We are focused on the well-being and safety of employees, while remaining open for business during the COVID-19 crisis. Virtually all of our employees are now working from home and we want to reassure you that they are mobilized to continue to support customers and brokers.

At this time, we will not be accepting walk-ins and we encourage customers to give us a call or to log into Client Centre.

We will continue to update this page with any new information

2. How are you protecting customers and employees?

We will take every step necessary to protect employees, customers and brokers while ensuring that we remain open for business.

The decisions we are taking will continue to be guided by public health authorities in Canada and the United States.

Virtually all of our employees in Canada and the United States are now working from home.

For the very small number of individuals who are still required to be in the office, strong precautions are in place to ensure their safety. This includes more frequent cleaning and disinfection of shared areas and common surfaces. We have increased the amount of hand sanitizer available in our offices globally and continue to reinforce the vital importance of physical distance and frequent hand washing.

We have a dedicated team monitoring this rapidly changing situation closely and will continue to update our response as necessary.

3. COVID 19 is causing me to experience financial challenges – what can I do?

We understand this is a difficult time for individuals, families and businesses. Our priority is to be there for customers and brokers when they need us.

As the situation with COVID-19 continues to evolve, we are moving quickly to support customers and taking a problem-solving approach as we work through these situations on a case by case basis.

We are focused on supporting individuals and businesses who have been significantly impacted by COVID-19; including people who are ill, elderly or who have experienced job loss. This support includes the following:

- Solutions for individual and business customers on a case by case basis including flexible payment options and waiving of NSF and reinstatement fees
- Adjusting premiums for people who are using their cars less; and providing flexibility for those who are using their cars and homes for different purposes
- Providing premium relief on a case by case basis to recognize changing circumstances for individuals and small and medium sized business customers.

We are encouraging customers who are experiencing financial hardships to reach out through their broker. We will work with you to find a solution.

4. What happens if I can no longer afford to pay my insurance?

We understand this is a difficult time for individuals, families and businesses. Our priority is to be there for you in this time of uncertainty.

If you are a current Intact Insurance customer experiencing financial hardship as a result of the COVID-19 pandemic, we will work with you to find a solution.

This could include providing a flexible payment option and waiving of NSF and reinstatement fees or offering suggestions for a premium adjustment to reflect your current circumstances.

Please contact your insurance broker to discuss options for financial relief.

5. Can I reduce my premium if I am working from home and therefore not commuting anymore? How much will I save on my auto insurance premium?

Given the situation, we understand you might be driving your car less.

We encourage you to update your driving information to reflect your new situation; it will be reflected on your premium. While there are a number of factors that can impact

premiums, adjusting the kilometers driven (commute to work, kilometers driven, etc) will help decrease your premium.

If you are looking to store your vehicle and not use it for the duration of this crisis, we will reflect this in a premium adjustment.

While the use of your car has changed, you still need to be insured against theft and vandalism. During this time, it is also important to ensure that your vehicle is safe from harm while in storage.

If you are an existing Intact Insurance customer, you can contact your broker to review and discuss options for a premium adjustment.

6. I just got my renewal and my premium went up. Can you adjust my premium in light of the current crisis?

If you recently received a renewal notice with a premium increase, you can contact your broker to discuss your individual situation and circumstances further.

7. I have been laid off and might consider doing deliveries for work. Do I need to change my policy?

If you are an existing customer whose livelihood has been directly impacted by COVID-19, during the immediate crisis period your insurance coverage will extend when you are using your vehicle for the purposes of delivering food or other products.

8. I am providing temporary childcare services for parents who are considered an essential service. Do I need to change my policy?

If you are an existing customer who will be temporarily providing childcare or babysitting services to a reasonable number of children in order to assist families impacted by COVID-19, during the immediate crisis period we will extend coverage to this exposure at no charge.

9. What should I do if I get into an accident and need to file a claim?

Our claims teams are mobilized and ready to help you 24 hours a day, 7 days a week.

To ensure the most efficient service, we would like to remind you that the most effective ways to report a claim are via the Client Centre, the Intact mobile app or over the phone. You can open a new auto claim and track auto and property claims online in real time, using the Intact mobile app.

You can also call our claims team at: **1-866-464-2424**.

Each claim is unique. Please follow the policy's directions for submitting a claim and our claims team will provide the necessary support to guide you through the process.

If you already have a claim underway, the progress of your claim can be tracked anytime, anywhere through our app or Client Centre.

10. What documents can I find in the online Client Centre and the mobile App?

We are committed to offering seamless, on-demand access to your policy documents, electronic proof of auto insurance, claims and account information.

Given the possibility that mail services could be disrupted, we strongly encourage you to sign up with Client Centre or the mobile app to ensure there is no disruption in accessing your documents.

11. This is a difficult time for communities – what is Intact doing?

At Intact, our commitment to helping people goes beyond our promise to provide an outstanding customer experience.

In addition to focusing on the well-being of our employees and customers, we are committed to helping our communities be resilient during this challenging time.

This includes providing more than \$2 million to target the immediate needs of individuals and families who are most vulnerable to the social, health and economic effects of this pandemic, including a CAD\$500,000 donation to the Breakfast Clubs of Canada.

We are also making a commitment of US\$500,000 to Feed America and local charities in 22 communities across the United States where we do business.



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