



## TO OUR VALUED PARTNERS

**CAYUGA MUTUAL INSURANCE** 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 and our policyholders, and to 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 customers and communities. Please see below for details about how we will continue to serve our policyholders and partners going forward.

### Our Building

Our building remains closed, but we remain fully operational. Our staff is equipped to work from home with full capability and capacity. Although, we will use digital means wherever possible, we remain safely able to process mail, issue cheques and print policies.

### Non-Sufficient Funds (NSF)

We will be temporarily waiving NSF fees until further notice.

### Payment Options

We will continue to work with you in an effort to find alternate arrangements for policyholders with financial circumstances impacted by COVID-19 and who are experiencing difficulties with payment of premium. [Please contact your agent to discuss your options.](#)

### Reduction in Auto Premium

While the filed automobile rates haven't changed, policyholders have the option to endorse their policy to recognize any change of use of their vehicle to reduce their premium amount (e.g. class of use, shortening commute distance, taking road coverage off vehicles).

[Please note, when social distancing measures are lifted and policyholders go back to their normal patterns, these changes will have to be modified back to their previous state.](#)

### Commercial Amendments

We will be adjusting our rate strategies for the most affected classes of business. We will provide, upon request, pro rata relief where a customer's revenue/receipts/payroll, have been adversely affected by the pandemic. [Please contact your agent to discuss your options.](#)

## Vacancy and Unoccupied Businesses

The government of Ontario has ordered non-essential businesses to close for the duration of this State of Emergency. As long as 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.

## Claims

We have full confidence in our vendor partners and 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 policyholders who are experiencing difficulties with filing documentation and any other matters of procedure which could be compromised due to social distancing requirements.

As always for any unique situations, [please contact your agent to discuss your options.](#)

## FAQs ABOUT CHANGING AUTOMOBILE USE

**Question:** How would you manage an existing policyholder who volunteers at local grocery stores, making deliveries of groceries to those not leaving their homes?

**Answer:** We will continue to provide coverage for clients volunteering to deliver groceries or other necessities.

**Question:** How would you manage existing policyholders who make deliveries for restaurants for compensation?

**Answer:** No coverage would be provided, as this is not a class of business we have ever covered (e.g. pizza delivery, Uber Eats, Skip the Dishes).

**Question:** How would you manage existing policyholders who volunteer to make deliveries for restaurants for no compensation? What if they are being compensated mileage only?

**Answer:** We would continue to provide coverage for clients making deliveries on a volunteer basis, even when receiving compensation for mileage.

**CAYUGA MUTUAL INSURANCE** is continually reassessing and adapting our procedures to adhere to the latest expert recommendations. Thank you for your kind understanding as we navigate this. As always, we're proud to be working together towards a stronger future.

Sincerely,

**Steve Quinn**, President & CEO

[cayugamutual.com](http://cayugamutual.com)



23 King St, Box 204, Cayuga, ON. N0A 1E0  
Tel: 905-772-5498 | Toll Free: 1-800-567-3381 | Fax: 905-772-3921