

## How RSA is responding to COVID-19

### Guidance for RSA customers

We know that many customers have questions about their insurance coverage at this time. We're here to help.



## Home and auto coverage

### Changing driving patterns, changing premiums

- ✓ Fewer vehicles on the road means fewer accidents—and fewer claims. We're passing on the savings to customers, with **reduced auto insurance premiums** that better align with their current driving behaviour. Customers can contact their broker to discuss how RSA can help.

### Delivery drivers: Helping our everyday heroes

- ✓ Auto customers using their insured vehicles to deliver groceries, meals, pharmacy goods or other essential items **will be covered by their existing policies with no changes to their premiums**. Customers must inform their brokers of this change.

### Stay home, stay covered

- ✓ Customers required by their employers to work from home will not have their RSA coverage affected.

## Relief for RSA customers

Here are some of the ways RSA is helping to reduce customers' costs:

### Payments and deferrals

- ✓ Customers affected financially by the pandemic can contact their broker or our billing department at **1 800 366 0646** to **request a payment deferral**.
- ✓ While we're still accepting cheque payments, we strongly recommend that customers use other options, including online banking or paying with a credit card.

### Cancellation

- ✓ If a policy is cancelled due to non-payment, the customer should contact their broker so that we can develop a solution together.
- ✓ Customers may have **received an overdue notice in error, due to delays in mail processing**. Those who have received one of these notices should contact their broker to correct the mistake.



## Changes to help customers today — and tomorrow

At RSA, we're committed to providing solutions for both the near and long terms.

**We will be reviewing and adjusting our current approach to home and auto rates to account for customers' overall financial situations, for 12 months. Doing so will ensure that we can keep our rates competitive in the long term.**

We will continue to evaluate the situation as it unfolds. In the meantime, rest assured that RSA is dedicated to approaching customers' long-term financial health with compassion and flexibility.

## Relief for RSA customers (continued)

### Waiving NSF fees

- We're **waiving all non-sufficient funds (NSF) fees incurred during the COVID-19 crisis, effective April 1, 2020.** (Financial institutions may still charge a separate NSF fee.)

### Additional premium relief

- In addition to current relief measures, RSA's aim is to provide long-term assistance for further relief.
- We will be capping premium rate increases for both auto and property, with effective dates still to be confirmed. By reviewing the current rate approach, we can impact a customer's policy term for 12 months, ensuring that we can keep our rates competitive for RSA customers in the long term.

## RSA, your broker and you

Brokers are here to help customers navigate insurance concerns. We're proud to partner with brokers all across the country to protect everything Canadians have worked hard to attain, whether it's a vehicle, a business or a home.