

COVID-19 COMMUNICATION



**Ayr Farmers
Mutual**
Insurance Company

For over 126 years, our corporate values, our communities and our Policyholders have been the guiding principles of every decision made by the company, and during these especially challenging times, our approach has not changed.

Over the past month, like you and the members of our surrounding communities, we have been dealing with situations once thought to be unimaginable. The management, staff, Agents, and Brokers of Ayr Farmers Mutual, have been identifying challenges currently facing you, our Policyholders, due to COVID-19 and working on solutions to these issues with your best interest in mind.

> AUTOMOBILE INSURANCE

Many people and businesses are using their vehicles differently. If you are no longer commuting or are using your vehicle(s) differently as a result of COVID-19 (for example, using your vehicle for volunteering, delivery of food and/or medical supplies) contact your Agent or Broker to discuss these changes and what options may be available for you.

> OPERATING A HOME OFFICE

Many Policyholders are working from home during this emergency period. Ayr Farmers Mutual will automatically extend liability and \$5,000 coverage for business property (higher limits available on Plus Form and Enclave policies) for existing residential policies with no additional premium charged. This coverage is effective immediately and will extend until July 31, 2020. If you have started a business, have changed your Home-Based business during the emergency period (temporarily or permanently), or, as a business owner, have many of your employees working from their homes, it is important for you speak with your Agent or Broker to review your coverages and limits of insurance to ensure you are properly protected.

> VACANT OR UNOCCUPIED PROPERTIES

Due to circumstances associated with COVID-19, we realize many of our Commercial Policyholders have been ordered to temporarily pause operations. Please contact your Agent or Broker to discuss the changes to your business and ensure that you are properly protected. Business owners are expected to visit and inspect their property on a weekly basis to ensure proper maintenance of utilities and continue to provide a reasonable level of care to the property and building(s). It is important that all security systems remain operational and intact.

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Contact Information

**Our office is closed to the public;
however, we are working remotely to
serve your insurance needs.**

Main Telephone (Toll Free):
1-800-265-8792

Email for General Inquiries:
info@ayrmutual.com

Email for New Claim Submissions:
newclaims@ayrmutual.com

Address:
1400 Northumberland Street
Ayr, ON N0B 1E0

Hours of Operation:
Monday to Friday
8:30 am to 4:30 pm.

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> VACANT OR UNOCCUPIED PROPERTIES (continued)

Due to Government recommended restrictions, we understand that many Policyholders may not be able to visit their seasonal residence. Until July 31, 2020, Ayr Farmers Mutual will waive their requirement for Policyholders to visit their seasonal properties.

Policyholders with tenant occupied properties may have had tenants vacate their properties. Please contact your Agent or Broker to provide full details on these or any situations so that we can ensure you are protected.

> COMMERCIAL OPERATIONS

Many Policyholders have amended the products they sell along with how they distribute those products during this emergency period. Please contact your Agent or Broker to provide full details on how that may impact your operations and what has changed as a result of COVID-19.

> PREMIUM PAYMENTS

We fully appreciate and sympathize with the financial hardships being experienced by many of our Policyholders. We have carefully considered a number of options regarding payment of premium. If you have questions or concerns regarding premium payments, contact your Agent or Broker to discuss options which are available for you.

WE CARE!



Ayr Farmers Mutual takes tremendous pride in the relationships we have with our Policyholders. Whether it's responding to a claim, receiving advice from a Loss Prevention Representative to reduce the chance of a loss, or sitting at your kitchen table with an Agent or Broker to review your coverages. Our commitment to be a policyholder-focused Mutual Company is part of who we are and is demonstrated often through our sharing of profits with our members. In 29 of the last 34 years, we have provided a Refund of Premiums to qualifying Policyholders totalling over \$14.5 million. We are here for you 24 hours a day, 365 days a year.

As we work through these challenging times together, our actions will continue to keep your best interest in mind. A conscious effort has been made to alleviate extra pressure on our policyholders during these difficult times.

Everyone's needs and situations are unique. In order for us to tailor a solution that is right for you, we must first fully understand your situation. Please contact your Agent or Broker to discuss your needs and customize a plan that's right for you.

Ayr Farmers Mutual is continually reassessing and adapting our procedures to adhere to the latest recommendations. Thank you for your understanding and patience. We genuinely care for the well being of you, your loved ones and our communities.

We are all in this together and because of that, we are and forever will be, stronger.