

To Our Valued Policyholder/Members

HTM Insurance is working diligently to better understand and respond to the unusual circumstances you may be facing during these challenging times. Please know, we're listening and striving to make the most informed decisions during this complex and evolving situation.

Our commitment will always be to you and our business partners to ensure 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 you and the communities you live in. Please see below for details about how we will continue to serve our policyholders, business partners and communities 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 work with you in an effort to find alternate payment arrangements if you are having financial difficulties because of the circumstances caused by the Covid-19 pandemic. Please contact your agent or broker for more information and to review your options.

Reduction in Auto Premium

While our rates have not changed, you have the option to endorse your policy to recognize any change in the use of your automobile(s). Depending on how your vehicle is rated, you may qualify for a discount if you are no longer driving to work, for instance. In some cases, you may have two vehicles and now, with limited travelling, you don't need to have the second vehicle on the road.

Please contact your broker or agent to review your current circumstances.

Vacancy and Unoccupied Businesses

The government of Ontario has ordered non-essential businesses to close for the duration of this State of Emergency. If your business is temporarily closed due to Covid-19, please contact your broker or agent to discuss this further.

Secondary Residences

We understand that it might not be possible or even advisable for you to visit your seasonal or secondary properties during the COVID-19 pandemic. If this is the case, please contact your broker or agent to discuss this further.

Claims

We have full confidence in our vendor partners and our staff to ensure we can manage your claim at a time when home visits and onsite physical inspections will be limited. We will be flexible with you if you are experiencing difficulties in filing documentation and any other matters of procedure which could be compromised due to social distancing requirements.

Please contact us by email at claims@htminsurance.ca or by phone at [905-372-0186](tel:905-372-0186) to discuss any situation you feel may be covered by your insurance policy. Our dedicated adjusters will help you with your insurance claim during these difficult times.

Loss Prevention

All in-person inspections have been temporarily postponed for the duration of the State of Emergency. We are looking at no-contact alternatives to provide you with this valuable service.

HTM Insurance is continually reassessing and adapting our procedures to adhere to the latest expert recommendations. Thank you for your kind understanding as we navigate these challenging times. As always, we're proud to be working together towards a stronger future.

Sincerely,

A handwritten signature in black ink, appearing to read 'Alec Harmer', with a long horizontal flourish extending to the right.

Alec Harmer, CIP
President & CEO