Understanding insurance with the Insurance Bureau of Canada

COVID-19 Update Webinar: #51

All information contained within this presentation and webinar is current as of June 10, 2021.
Your presenters

Laura Jones
Executive Vice-President and Chief Strategic Officer

Corinne Pohlmann
Senior Vice-President, National Affairs and Partnerships

Brendan Rolfe
Business Counsellor

Rachel Ng
Business Counsellor

With Special guest:

Celyeste Power
Chief Strategy Officer, Insurance Bureau of Canada
Our commitment

Information is changing rapidly and our website will be updated regularly cfib.ca/covid19

We will answer as many questions as we can today and use your comments and questions to update our FAQs and in our advocacy work

If we don’t answer your question you can call us at 1-888-234-2232 or ask on our website at cfib.ca/covid19
A few quotes

“In three words I can sum up everything I’ve learned about life. It goes on.” - Robert Frost

“Breathe, darling. This is just a chapter. It’s not your whole story.” – S.C. Lourie

“You can’t calm the storm… so stop trying. What you can do is calm yourself. The storm will pass.” - Timber Hawkeye
YOU'RE NOT WEARING A POLKA-DOT FACE MASK WITH A PLAID SHIRT.

YOU'VE TESTED POSITIVE FOR BEING SICK & TIRED OF THIS PANDEMIC.

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Key Topics covered today

1. What’s new?
2. IBC presentation
   - Commercial Insurance: How IBC is helping small businesses in challenging times
3. Your questions
What’s new?

Upcoming CEBA Deadlines:

• **New applicants** – June 30, 2021

• For **existing non-deferrable expense applicants**: initial document submission by July 14th and document resubmission by Sept. 3, 2021

CEBA remediation/reclassification processes finally started

• As of June 3rd, 2021, financial institutions (FIs) started contacting CEBA applicants to clarify what additional information or processes are needed if their ‘extension’ application was “not successful.”

• Calling your FI/EDC will not speed up your process, but we suggest you connect with your bank so they are aware of your application

  • For **$20k extension applicants required to submit additional info related to your business number** deadline is August 20, 2021

  • For **$20K expansion applicants required to requalify under the non-deferrable expense stream**: initial document submission deadline is Sept. 16, 2021, and document resubmission deadline is Oct. 17, 2021

• More info at: [https://ceba-cuec.ca/](https://ceba-cuec.ca/)
What’s new?

- **BCAP & HASCAP** extended to December 31, 2021

- Re-openings continue – some highlights (see appendix):
  
  - Ontario moves to next stage Friday, June 11\(^{th}\). Will allow outdoor dining, camping, retail at 15% but no haircuts, malls, indoor gyms
  
  - Alberta moves to next stage today. Will allow gyms to reopen for some activities, indoor dining, casinos/museums reopen, retail at 33% capacity, personal services (haircuts) open.
  
  - Newfoundland and Labrador, as well as Nova Scotia, announced their reopening plans (details in the appendix).
  
  - Only Manitoba has not yet announced a reopening plan.

- Announced that mandatory hotel quarantines could be eliminated sometime in July if traveler is fully vaccinated
COMMERCIAL INSURANCE

HOW IBC IS HELPING SMALL BUSINESSES IN CHALLENGING TIMES

CELYESTE POWER • VICE PRESIDENT, STRATEGY • INSURANCE BUREAU OF CANADA
ABOUT

INSURANCE BUREAU OF CANADA

ESTABLISHED IN 1964

National association for Canada’s private home, auto, business insurers. IBC members represent 90% of the Canadian P&C market.
STATE OF COMMERCIAL INSURANCE INDUSTRY
FACTORS AFFECTING COMMERCIAL INSURANCE

- Severe Weather
- Magnitude/Frequency of Claims
- Lower Interest Rates & Decreasing Investment Income
- COVID-19
CASE STUDY: HOSPITALITY SECTOR

HOSPITALITY CURRENT MARKET/PANDEMIC

- All pre-pandemic risks
  
  PLUS

- Commercial properties now have reduced occupancy or are vacant, and are still subject to flood and fire.

- There is the risk of transmission of COVID-19 on the premises (liability risk).

- The increased amount of on-line activities and big data increases cyber risk.

- Rates for umbrella and errors & omission are increasing with the increased financial stress and potential bankruptcies. Claims costs in Canada increased between 2019 and 2020.
IMPACT OF COVID-19

While challenging market conditions existed in the pre-pandemic environment, insurers are coming together to help customers in their time of need.
SUPPORTING BUSINESSES
TIPS TO NAVIGATE HARD MARKET CONDITIONS

- Shop around
- New and existing capacity available
- Manage your risk
- Help reduce your insurance costs

We can help.
IBC offers free risk management services.
IBC’s highly experienced team of risk managers specializes in identifying risks to your business and recommending preventive measures to minimize these risks, which impacts the long- and short-term cost of your insurance plan.
RISK MANAGEMENT

TIPS AND STRATEGIES TO CONSIDER

1. Separate low- and high-risk operations into different corporate entities.
2. Ensure a underwriter knows about actions taken to mitigate risks and address any past claims.
3. Update revenues and liquor figures for the current COVID-19 period.
4. Update business interruption limits, prior year, to reflect the current COVID-19 period decline – possible premium refund.
5. Show underwriter how the business model has pivoted from the prior year.
6. Develop Alcohol Policy Summary for licensed establishment.
7. Value of appraisals as a tool for securing the appropriate coverage limits.
BUSINESS INSURANCE ACTION TEAM

IBC launched a new Business Insurance Action Team (BIAT) to help struggling small businesses in the hospitality sector secure insurance amid the current economic challenges.

- BIAT launched in November 2020 with a focus on Ontario small businesses in the hospitality sector

HOW IT WORKS

- Small business owners who cannot find insurance can have their broker submit an application
- A risk manager and a committee of insurers assess eligible applications to make loss prevention recommendations and determine the level of coverage and premium that can be offered
- Businesses can decide whether to accept coverage from a BIAT insurer
TIPS TO CONSIDER ON RE-OPENING

- Do I have a robust risk-management strategy?
- How do I ensure I am following public health guidelines?
- What can I do to manage increasing cyber threats and fraud?
- How can I prepare for my policy renewal?
AND WE ARE SEEING SUCCESS...

BUSINESS INSURANCE HELPLINE
- Calls to helpline: 2,055

RISK MANAGER
- Files elevated to risk manager for additional assistance: 160

COMMERCIAL ACTION TEAM
- One-on-one assistance for condo, strata and commercial businesses: 76

BUSINESS INSURANCE ACTION TEAM
- One-on-one assistance for hospitality sector in Ontario: 84

PATH TO INSURANCE
- Secured insurance: 126
QUESTIONS?

Visit [businessinsurancehelp.ca](http://businessinsurancehelp.ca) for resources and up to date information.

Call Insurance Bureau of Canada’s Business Insurance Hotline at:

1-844-2ask-IBC
(1-844-227-5422)
THANK YOU

INSURANCE BUREAU OF CANADA
CFIB Resources:

- Go to cfib.ca/covid19 for FAQs, latest updates on government relief measures & templates
- Call the CFIB Business Helpline: 1-888-234-2232
- Weekly email updates, webinars and surveys
- Follow us on social:
APPENDIX
Sign our Petitions!

CFIB Petition page
## Business Restrictions

<table>
<thead>
<tr>
<th>BC (in place until at least June 15)</th>
<th>AB (as of June 10)</th>
<th>SK (in place until June 20)</th>
<th>MB (in place until at least June 12)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Large Events</strong></td>
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</tr>
<tr>
<td>✔ Outdoor seated gatherings up to 50 people</td>
<td>✔ Outdoor social gatherings up to 20 people</td>
<td>✔ Outdoor gatherings up to 50 people</td>
<td>× Not permitted</td>
</tr>
<tr>
<td>✔ Indoor seated gatherings up to 10 people</td>
<td>✔ Large outdoor gatherings up to 150 people</td>
<td>✔ Indoor gatherings up to 10 people</td>
<td></td>
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<tr>
<td>× Large events not permitted</td>
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<tr>
<td><strong>Travel Restrictions</strong></td>
<td></td>
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<tr>
<td>Non-essential travel between public health regions is not permitted</td>
<td>Non-essential travel should be avoided</td>
<td>Non-essential travel should be avoided</td>
<td>Non-essential travel should be avoided (14-day quarantine after international or interprovincial travel)</td>
</tr>
<tr>
<td><strong>Restaurants</strong></td>
<td></td>
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</tr>
<tr>
<td>✔ Indoor &amp; outdoor dining with up to 6 people</td>
<td>✔ Indoor dining (up to 6 per table)</td>
<td>✔ Indoor dining (up to 6 per table)</td>
<td>× Indoor dining</td>
</tr>
<tr>
<td>✔ Liquor service until 10pm</td>
<td>✔ Patio dining (up to 6 per table)</td>
<td>✔ Patio dining (up to 6 per table)</td>
<td>× Patio dining</td>
</tr>
<tr>
<td>✔ Take out &amp; delivery</td>
<td>✔ Take out &amp; delivery</td>
<td>✔ Take out &amp; delivery</td>
<td>× Take out &amp; delivery</td>
</tr>
<tr>
<td><strong>Retail</strong></td>
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</tr>
<tr>
<td>✔ Limited occupancy based on 5m² of space per person</td>
<td>✔ Limited to 33% capacity</td>
<td>✔ Limited to 50% capacity (big box limited to 25%)</td>
<td>✔ Limited to 10% capacity (or 100 people, whichever is lower)</td>
</tr>
<tr>
<td><strong>Personal Services</strong></td>
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</tr>
<tr>
<td>✔ Permitted</td>
<td>✔ Permitted</td>
<td>✔ Limited customer occupancy to 50%</td>
<td>× Not permitted</td>
</tr>
<tr>
<td><strong>Fitness</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>× High-intensity indoor fitness</td>
<td>✔ Gyms open – must maintain physical distancing</td>
<td>✔ Gyms open – must maintain physical distancing</td>
<td>× Gyms must close</td>
</tr>
<tr>
<td>✔ Low-intensity indoor fitness</td>
<td></td>
<td></td>
<td>× Indoor group fitness</td>
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<tr>
<td>✔ Outdoor group fitness</td>
<td></td>
<td></td>
<td>× One-on-one training</td>
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<tr>
<td>✔ One-on-one training</td>
<td></td>
<td></td>
<td>× Outdoor gatherings with members outside of the household</td>
</tr>
</tbody>
</table>

- ✔: Permitted
- ×: Not permitted
## Business Restrictions

<table>
<thead>
<tr>
<th></th>
<th><strong>ON</strong> (as of June 11)</th>
<th><strong>QC</strong> (as of June 11)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Large Events</strong></td>
<td>✗ Indoor gatherings not permitted</td>
<td>✔ Up to 2,500 people, 250 people per section (with restrictions in place)</td>
</tr>
<tr>
<td></td>
<td>✔ Outdoor gatherings up to 10 people</td>
<td></td>
</tr>
<tr>
<td><strong>Travel Restrictions</strong></td>
<td>Non-essential travel should be avoided</td>
<td>✔ Travel ban between regions lifted</td>
</tr>
<tr>
<td><strong>Restaurants</strong></td>
<td>✗ Indoor Dining</td>
<td>✔ Indoor dining with measures in place (Orange and yellow zones)</td>
</tr>
<tr>
<td></td>
<td>✔ Patio Dining up to 4 people per table</td>
<td>✗ Indoor dining (red zone)</td>
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<tr>
<td></td>
<td>✔ Take out &amp; delivery</td>
<td>✔ Restaurant outdoor terraces open (red zone)</td>
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<td></td>
<td></td>
<td>✗ Bar terraces remain closed (red zone)</td>
</tr>
<tr>
<td><strong>Retail</strong></td>
<td>✔ Non-essential retail up to 15% capacity</td>
<td>✔ With capacity limitations and physical distancing/ public health measures</td>
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<tr>
<td></td>
<td>✔ Essential retail up to 25% capacity</td>
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<tr>
<td></td>
<td>✔ Curbside pick-up</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Services</strong></td>
<td>✗ Not permitted</td>
<td>✔ By appointment only</td>
</tr>
<tr>
<td></td>
<td></td>
<td>✔ With capacity limitations and with physical distancing/ public health measures</td>
</tr>
<tr>
<td><strong>Fitness</strong></td>
<td>✔ Outdoor group fitness</td>
<td>✔ Yellow and Orange Zone open with restrictions (capacity, social distancing)</td>
</tr>
<tr>
<td></td>
<td>✔ One-on-one training</td>
<td>✗ Red Zone Closed</td>
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</tbody>
</table>
## Business Restrictions

<table>
<thead>
<tr>
<th></th>
<th>NB (as of June 7)</th>
<th>NS (as of June 2)</th>
<th>PEI (as of June 6)</th>
<th>NL (as of June 15)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Large Events</strong></td>
<td>✔ Outdoor gatherings with physical distancing.</td>
<td>✔ Outdoor gatherings of up to 10 people</td>
<td>✔ Outdoor gatherings of up to 200 people with physical distancing.</td>
<td>✔ Outdoor formal gatherings of up to 150 people with physical distancing.</td>
</tr>
<tr>
<td></td>
<td>✔ Indoor gatherings up to 20 people</td>
<td>❌ Indoor gatherings</td>
<td>❌ Indoor gatherings</td>
<td>✔ Outdoor personal gatherings up to 30 people</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>✔ Indoor gatherings households and <a href="#">Steady 20</a> only</td>
</tr>
<tr>
<td><strong>Travel Restrictions</strong></td>
<td>❌ No unnecessary travel to or from NB (14-day quarantine after interprovincial travel)</td>
<td>❌ No unnecessary travel to or from NS (14-day quarantine after interprovincial travel)</td>
<td>❌ No unnecessary travel to or from Island (14-day quarantine after interprovincial travel)</td>
<td>❌ No unnecessary travel to or from NL (14-day quarantine after interprovincial travel)</td>
</tr>
<tr>
<td><strong>Restaurants</strong></td>
<td>✔ Outdoor dining (capacity limit based on ability to maintain physical distancing)</td>
<td>❌ Indoor dining</td>
<td>✔ Indoor and outdoor dining (capacity limits, tables of 20) – close at midnight</td>
<td>✔ In-person dining (capacity limit at 50% and maintain physical distancing)</td>
</tr>
<tr>
<td></td>
<td>✔ Indoor dining up to 50% capacity</td>
<td>✔ Outdoor dining up to 10 people per table</td>
<td>❌ Take out &amp; delivery</td>
<td>✔ Take out &amp; delivery</td>
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<td>✔ Take out &amp; delivery</td>
<td>✔ Take out &amp; delivery</td>
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<tr>
<td><strong>Retail</strong></td>
<td>✔ Open with restrictions</td>
<td>✔ All retail can operate at 25% capacity</td>
<td>✔ Open with physical distancing and other public health measures</td>
<td>✔ Open with physical distancing</td>
</tr>
<tr>
<td><strong>Personal Services</strong></td>
<td>✔ Open with restrictions</td>
<td>✔ By appointment only, mask mandate in effect</td>
<td>✔ Open but must follow the <a href="#">Personal Service Guidance</a></td>
<td>✔ Open with physical distancing and public health measures</td>
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<tr>
<td><strong>Fitness</strong></td>
<td>✔ Open with restrictions</td>
<td>✔ Indoor 1-on-1 fitness training</td>
<td>✔ Open with physical distancing and other public health measures</td>
<td>✔ Open with physical distancing and public health measures</td>
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<tr>
<td></td>
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<td>✔ Outdoor fitness may operate with a max of 10 people</td>
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<tr>
<td>Stage 1</td>
<td>Stage 2</td>
<td>Stage 3</td>
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<td><strong>June 1</strong></td>
<td><strong>Mid-June</strong></td>
<td><strong>Early-July</strong></td>
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</tbody>
</table>
| - Up to 10 people for:  
  - indoor weddings,  
  - outdoor social gatherings,  
  - outdoor physical, performance and recreational activities are permitted for all ages,  
  - outdoor youth sports, performance and recreation training are permitted in distanced groups  
  - Indoor social gatherings are still not permitted  
  - Outdoor patio dining of tables up to four people – Household and close contacts only  
  - Funerals up to 20 people  
  - Personal and wellness services can re-open, by appointment only  
  - Capacity for places of worship increases to 15% of fire code occupancy (effective May 28)  
  - Distancing and masking requirements remain in effect  | - Outdoor social gatherings plus indoor and outdoor weddings and funerals increase to 20 people, with distancing plus public outdoor gatherings up to 150 people  
  - Retail capacity and capacity for places of worship increases to one third of fire code occupancy  
  - Restaurants may seat tables of up to six people, indoors or outdoors.  
  - Gyms and other indoor fitness open for some individuals  
  - Activities with 3 metre distancing between participants, fitness classes may resume with 3 metre distancing  
  - Indoors and outdoors youth and adult sports resume with no restrictions  
  - Indoor settings may open with up to 33% of fire code occupancy (including indoor recreation centres, arenas, cinemas, theatres, museums, galleries, libraries, etc.)  
  - Youth activities (day camps, play centres) may resume, with restrictions  
  - Personal and wellness services can resume walk-in services  
  - Post-secondary can resume in-person  
  - The work from home order is lifted, although working from home is still recommended  
  - Distancing and masking requirements remain in effect  | - All remaining public health restrictions lifted  
  - No restrictions on indoor social gatherings  
  - Isolation requirements for those with COVID-19 and measures in continuing care settings still in place |

alberta.ca/opensummer

Alberta Reopening
Saskatchewan Reopening

Step 1: Tentative
start May 30

Step 2: Tentative
start June 20

Manitoba Reopening

Not yet released
Ontario Reopening


**Vaccination rate plus key health indicators**

1. **60%** Adults with one dose
   - Permitted with restrictions
   - Outdoors first with limited, well-managed crowding and permitting restricted retail
     - Larger outdoor gatherings for up to 10 people
     - Outdoor dining for up to 4 people per table
     - Essential retail capacity at 25%
     - Non-essential retail at 15%
     - Outdoor religious services, rites and ceremonies with capacity limited to permit 2 metres physical distancing
     - Outdoor sports, training, and personal training for up to 10 people
     - Day camps
     - Campsites and campgrounds
     - Ontario Parks
     - Outdoor horse racing and motor speedways
     - Outdoor pools, splash pads and wading pools
   - •21 days before next step

2. **70%** Adults with one dose
   - 20% Fully vaccinated
   - Open indoors with small numbers and face coverings and expand outdoors
     - Larger outdoor gatherings for up to 25 people
     - Small indoor gatherings for up to 5 people
     - Outdoor dining for up to 6 people per table
     - Essential retail at 50% capacity
     - Non-essential retail capacity at 25%
     - Personal care services where face coverings can be worn at all times
     - Outdoor meeting and event spaces
     - Outdoor amusement and water parks
     - Outdoor boat tour operators
     - Outdoor county fairs and rural exhibitions
     - Outdoor sports leagues and events
     - Outdoor cinemas, performing arts, live music events and attractions
   - •21 days before next step

3. **70-80%** Adults with one dose
   - 25% Fully vaccinated
   - Expand indoors where face coverings can’t always be worn
     - Larger indoor and outdoor gatherings
     - Indoor dining
     - Essential and non-essential retail open with limited capacity
     - Larger indoor religious services, rites, and ceremony gatherings
     - Indoor meeting and event spaces
     - Indoor sports and recreational facilities
     - Indoor seated events
     - Indoor attractions and cultural amenities
     - Casino and bingo halls
     - Other outdoor activities from Step 2 permitted to operate indoors

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In business for your business.
Quebec Reopening

Prince Edward Island Reopening


May 2021 Projections: Moving Forward

These steps are a basis for planning and subject to change. Decisions about moving between steps will be guided by monitoring and surveillance criteria, as well as by balancing societal disruption with transmission risk.

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<tbody>
<tr>
<td>Factors</td>
<td>Increased levels of vaccination among P1 residents</td>
<td>Second dose of vaccine received by 60% of P1 residents age 12 and older</td>
<td>Sequence of two doses of vaccine received by 60% of P1 residents age 12 and older</td>
<td>Sequence of two doses of vaccine received by 60% of P1 residents age 12 and older</td>
<td>Sequence of two doses of vaccine received by 60% of P1 residents age 12 and older</td>
</tr>
</tbody>
</table>

PIH Public Health Measures

| Public health measures will continue throughout the pandemic, including physical distancing, mask use for contact tracing, enhanced cleaning and disinfection, promotion of handwashing and hand sanitizing, access to testing and care management. | Public health measures will continue for certain sectors and activities. | Enhanced vaccination will continue with a focus on high-risk groups. | Public health measures will continue for certain sectors and activities. | Enhanced vaccination will continue with a focus on high-risk groups. |

Family and Friends

| Personal gatherings up to 20 people | Personal gatherings up to 20 people | Personal gatherings up to 20 people | Personal gatherings up to 20 people | Personal gatherings up to 20 people |

Organized Gatherings

| Organized gatherings up to 200 people (e.g., weddings) | Organized gatherings up to 200 people (e.g., weddings) | Organized gatherings up to 200 people (e.g., weddings) | Organized gatherings up to 200 people (e.g., weddings) | Organized gatherings up to 200 people (e.g., weddings) |

Travel-Related Public Health Measures

<table>
<thead>
<tr>
<th>Travel Guidance</th>
<th>Pre-travel Arrangements and Travel Streams</th>
<th>Travel-Related Isolation and Testing (including P1 Residents)</th>
<th>Border Screening</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current</td>
<td>Current</td>
<td>Current</td>
<td>Current</td>
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<tr>
<td>No restrictions</td>
<td>No restrictions</td>
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Border Screening

<table>
<thead>
<tr>
<th>Border screening in place</th>
<th>Border screening in place</th>
<th>No border screening</th>
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<tbody>
<tr>
<td>No border screening</td>
<td>No border screening</td>
<td>No border screening</td>
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</table>
Nova Scotia Reopening

https://novascotia.ca/reopening-plan/

Phases will take 2-4 weeks and are based on vaccination rates, COVID-19 cases, and hospitalization numbers.
# New Brunswick Reopening

New Brunswick’s Path to Green

## June 7*

- **75% of ages 12 and over with one dose**
- **Low COVID hospitalizations**
- All NB health zones in yellow

### Travel Registration
- Required for all travel

### Travel
- Opening up, with no isolation or testing required, for those travelling from PEI, NL, Avignon and Temiscouta (Quebec)
- Maintain requirement for isolating in a designated facility for those travelling from outside PEI, NL, Avignon and Temiscouta (Quebec)
- Compassionate travel (includes end-of-life, funerals, providing/receiving care, including childcare, not otherwise available) permitted for individuals travelling to NB or returning to NB from outside PEI NL, Avignon or Temiscouta (with isolation and testing required on days 5-7 and release with negative test)
- Cross border commuters and truckers will no longer be subject to testing and isolation requirements
- Workers (including rotational workers), those moving to NB and travellers coming to NB from outside PEI NL, Avignon or Temiscouta must isolate with testing on day 5-7. They can be released with negative test unless under an existing work-isolation plan. Whole family isolates unless isolating separately.

### Masks
- Required as per current guidance

### Contacts, Gatherings and Capacity
- Allow contact with all family and friends in yellow areas
- Indoor Informal: 20 people or fewer
- Indoor Formal: 50% capacity with operational plan
- Outdoor Informal: two more distancing between groups

### Restaurants, Business and Schools
- No change from current guidance

### Sports and Sporting Events
- Organized sporting activity is permitted with operational plan
- Games and competitions are restricted to players/teams based in PEI, NL, Avignon or Temiscouta

### Daycamps and Camps
- No change from current guidance

### Faith Gatherings
- Open with a COVID-19 operational plan
- Maximum 50% venue capacity
- Choir must be four metres from congregation

## July 1st | Canada Day*

- **20% of ages 65 and over with 2nd dose**
- **75% of ages 12 and over with one dose**
- Low COVID Hospitalizations | All NB health zones in yellow

### Travel Registration
- Required for all travel outside Atlantic Canada / Avignon / Temiscouta Bubble

### Travel
- Open Atlantic Bubble to Nova Scotia
- Canadian (Domestic)/Maine travellers with one dose (Maine pending federal requirements)
- No isolation requirement for travelers
- Canadian (Domestic)/Maine travellers with no vaccine (Maine pending federal requirements) Isolation with testing on day 5-7 and release with negative test
- International Travellers with no vaccine or only one dose 14 days isolation and day 10 test (pending federal requirements)

### Masks
- Required as per current guidance

### Contacts, Gatherings and Capacity
- Allow contact with all family and friends in yellow areas
- Indoor Informal: 20 people or fewer
- Indoor Formal: 50% capacity with operational plan
- Outdoor Informal: two more distancing between groups

### Restaurants, Business and Schools
- No change from current guidance

### Sports and Sporting Events
- Organized sporting activity is permitted with operational plan
- Games and competitions with players/teams based outside of Atlantic Canada subject to travel requirements

### Daycamps and Camps
- No change from current guidance

### Faith Gatherings
- Open with a COVID-19 operational plan
- Maximum 50% venue capacity
- Choir must be four metres from congregation

## August 2nd | NB Day*

- **75% of 12 and over with 2nd dose**
- All NB health zones in green
- End of Mandatory Order

### Travel Registration
- No requirements

### Travel
- No requirements

### Masks
- No requirements

### Contacts, Gatherings and Capacity
- No requirements

### Restaurants, Business and Schools
- No requirements

### Sports and Sporting Events
- No requirements

### Daycamps and Camps
- No requirements

### Faith Gatherings
- No requirements

*Plan conditional based on risk assessment, vaccination rates, COVID-19 hospitalizations, etc...
Newfoundland and Labrador Reopening

https://www.gov.nl.ca/covid-19/together-again/

<table>
<thead>
<tr>
<th></th>
<th>Your Responsibility</th>
<th>Travel</th>
<th>Formal Gatherings</th>
<th>Personal Gatherings</th>
<th>Businesses</th>
<th>Recreational Activities</th>
<th>Offices and Workplaces</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transition</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| **June 15 to July 1** | • Wear a non-medical mask in indoor public spaces.  
                           • Physical distancing.  
                           • If sick, stay home, get tested.  
                           • Get both doses of COVID-19 vaccine. | • Follow existing travel guidelines.                                  | • Outdoor gatherings up to 150 people.  
                           • Community fire works, parades and outdoor ceremonial events are permitted with physical distancing. | • Outdoor personal gatherings up to 30 people.  
                           • Indoor personal gatherings limited to Steady 20. | • Follow existing business guidelines.                                           | • Outdoor sports tournaments permitted as part of Return to Play plans.            | • Begin gradual return to workplaces and offices. |
| **Step 1**       |                                                                                     |                                                                        |                                      |                                       |                                                    |                                                  |                                                  |
| **As early as July 1** | D1: 75%D2: 50%  
                           C/H: low | • Wear a non-medical mask in indoor public spaces.  
                           • Physical distancing.  
                           • If sick, stay home, get tested.  
                           • Get both doses of COVID-19 vaccine. | • Non-essential travel from within Canada permitted.  
                           • Fully vaccinated Canadians have no testing or self-isolation requirements.  
                           • Partially vaccinated Canadians must present a negative test result or self-isolate until receipt of a negative test result.  
                           • Unvaccinated Canadians self-isolate for 14 days. | • Outdoor gatherings up to 250 people.  
                           • Indoor gatherings lesser of up to 200 people or 75 per cent capacity with physical distancing. | • No capacity restrictions for retail stores with physical distancing.  
                           • Restaurants and lounges can open at 75 per cent capacity, with physical distancing. | • Outdoor sports tournaments permitted with COVID-19 protocols in place.  
                           • Recreational and arts facilities follow the limits for formal gatherings. | • Continued return to work.  
                           • Workplaces can have small in-person meetings. |
| **Step 2**       |                                                                                     |                                                                        |                                      |                                       |                                                    |                                                  |                                                  |
| **As early as August 15** | D1: 80%  
                           D2: 50%  
                           C/H: low | • Wear a non-medical mask in indoor public spaces.  
                           • Physical distancing.  
                           • If sick, stay home, get tested.  
                           • Get both doses of COVID-19 vaccine. | • Fully and partially vaccinated Canadians have no testing or self-isolation requirements.  
                           • Unvaccinated Canadians tested on day 7, 8 or 9, and self-isolate until receipt of a negative test result. | • Outdoor gatherings up to 500 people.  
                           • Indoor gatherings up to 350 people with physical distancing. | • No capacity restrictions at retail stores.  
                           • Restaurants and lounges. | • Dancing permitted.  
                           • Indoor and outdoor sports tournaments permitted with COVID-19 protocols.  
                           • Recreational and arts facilities follow the limits for formal gatherings. | • Continued return to work.  
                           • Larger meetings and conferences can happen. |
| **Step 3**       |                                                                                     |                                                                        |                                      |                                       |                                                    |                                                  |                                                  |
| **As early as September 15** | D2: 80%  
                           C/H: low | • Mask guidance will be reviewed based on current evidence.  
                           • Physical distancing.  
                           • If sick, stay home, get tested.  
                           • Get both doses of COVID-19 vaccine. | • Fully and partially vaccinated Canadians have no testing or self-isolation requirements.  
                           • Unvaccinated Canadians self-isolate until receipt of a negative test result. | • Outdoor gatherings have no capacity restrictions with physical distancing.  
                           • Increased capacity at indoor gatherings to be determined. | • No capacity restrictions at retail stores.  
                           • Restaurants and lounges. | • Indoor and outdoor sports tournaments permitted with COVID-19 protocols.  
                           • Recreational and arts facilities follow the limits for formal gatherings. | • Workplaces are back to normal with appropriate COVID-19 protocols in place, as required. |

D1: Percentage of people ages 12 years and older vaccinated with at least one dose of COVID-19 vaccine  
D2: Percentage of people ages 12 years and older vaccinated with two doses of COVID-19 vaccine  
C/H: COVID-19 case counts and hospitalizations
NWT Reopening

Yukon Reopening

https://yukon.ca/en/path-forward-next-steps
Nunavut Reopening

Federal Budget Recap

CEWS and CERS

- Extended from June 5th to Sept. 25th with the possibility to extend to Nov. 20th.
- Starting July 4th, must have a revenue decline of at least 10% to access CEWS and CERS
- All subsidy rates remain the same until July 3rd, after which the rates start to go down.
- CERS Lockdown Support of 25% has also been extended from June 6 to Sept. 25, 2021

### CEWS

<table>
<thead>
<tr>
<th>Revenue decline</th>
<th>June 6 to July 3</th>
<th>July 4 to July 31</th>
<th>Aug. 1 to Aug. 28</th>
<th>Aug 29 to Sept 25</th>
</tr>
</thead>
<tbody>
<tr>
<td>70% +</td>
<td>75%</td>
<td>60%</td>
<td>40%</td>
<td>20%</td>
</tr>
<tr>
<td>60% Top-up multiplier</td>
<td>57.5% 1.75</td>
<td>47.5% 1.25</td>
<td>32.5% 0.75</td>
<td>15% 0.5</td>
</tr>
<tr>
<td>30% Base multiplier</td>
<td>24% 0.8 of revenue decline</td>
<td>17.5% 0.875 of revenue decline -10%</td>
<td>12.5% 0.625 of revenue decline -10%</td>
<td>5% 0.25 of revenue decline -10%</td>
</tr>
<tr>
<td>5%</td>
<td>4%</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### CERS

<table>
<thead>
<tr>
<th>Revenue decline</th>
<th>June 6 to July 3</th>
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<th>Aug. 1 to Aug. 28</th>
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<td>4%</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
Federal Budget

Canada Recovery Hiring Program (CRHP) – NEW (not open for applications yet)

- Provides subsidy of up to 50% to offset the extra costs employers take on as they reopen, either by increasing wages or hours worked, or hiring more staff between June 6 and Nov. 20th compared to baseline period of March 14 to April 10, 2021
- You can only claim either the CEWS or the new hiring subsidy – not both.
- Eligibility:
  - Only available to CCPCs with a payroll account open with CRA on March 15, 2020
  - If already eligible for CEWS, then would generally be eligible for the CRHP
  - CRHP applies to the difference between the employer’s total payroll paid to eligible employees for the qualifying period and its total payroll paid during the baseline period which is March 14 to April 10, 2021
  - Eligible remuneration per employee capped at $1,129/week
  - To apply, must have revenue loss of more than 0% for June 4 to July 3rd period and at least a 10% revenue loss between July 4th and Nov. 20th

<table>
<thead>
<tr>
<th>Hiring subsidy rate</th>
<th>June 6 to July 3</th>
<th>July 4 to July 31</th>
<th>Aug. 1 to Aug. 28</th>
<th>Aug. 29 to Sept 25</th>
<th>Sept. 26 to Oct. 23</th>
<th>Oct. 24 to Nov. 20</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>40%</td>
<td>30%</td>
<td>20%</td>
</tr>
</tbody>
</table>
## Significant Financial Support for Businesses

<table>
<thead>
<tr>
<th>Province</th>
<th>Significant financial support</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>British Columbia</td>
<td>Small and Medium-sized Business Recovery Grant</td>
<td>The $30,000 grant is for firms employing between 2 to 149 B.C. residents. Businesses must have had at least 30% drop in revenue in any one month since March 2020. Tourism businesses eligible for an additional $15,000. Business must have been active for at least 18 months as of the date of application. <a href="#">Program</a> extended until August 31, 2021. Govt. will review previous applications to see if they fit the expanded criteria.</td>
</tr>
<tr>
<td></td>
<td>Launch Online Grant</td>
<td>The program is meant to help businesses sell their goods online. All businesses can apply, as long as they had a minimum of $30,000 in sales revenue in 2020. The grant pays up to 75% of eligible expenses, up to a maximum of $7,500. Program application intake is open until September 30, 2021 or until the funds have been fully subscribed. Funding will be awarded on a first-come first-serve basis. For details and to apply, <a href="#">visit the website</a>.</td>
</tr>
<tr>
<td></td>
<td>Increased Employment Incentive</td>
<td>All private sector employers that create new jobs or increase the pay of their existing low- or medium-income employees over the last quarter (October to December) of 2020. The deadline to apply is December 31, 2021.</td>
</tr>
<tr>
<td></td>
<td>PST Rebate on Select Machinery and Equipment</td>
<td>A temporary provincial sales tax (PST) program through which corporations can apply to receive an amount equal to the PST they paid between September 17, 2020 and September 30, 2021 on qualifying machinery and equipment. The deadline to apply for the rebate is March 31, 2022.</td>
</tr>
<tr>
<td>Province</td>
<td>Significant financial support</td>
<td>Details</td>
</tr>
<tr>
<td>--------------</td>
<td>---------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Alberta</td>
<td>SME Relaunch Grant</td>
<td>Business can receive an additional up to $10,000 or max of 15% of revenues. They will have to demonstrate a revenue loss of 30% or more and will be required to report the total amount of provincial and federal support received. The <a href="#">program</a> opened for application April 23rd.</td>
</tr>
<tr>
<td>Manitoba</td>
<td>Manitoba Bridge Grant Extension</td>
<td><a href="#">Program</a> re-opened May 10th, 2021 for a fourth round of grants up to $5,000. Those that received it in previous rounds will automatically get the new funds starting May 14th. In addition, restaurants will receive a $2,000 top-up to their Bridge Grant to cover added costs such as food spoilage.</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>Small Business Emergency Payment (SSBEP) and SSBEP2 - extension for April 2021</td>
<td>Applications are now closed (as of May 30th, 2021).</td>
</tr>
<tr>
<td></td>
<td>Renewal of the Tourism Sector Support Program (STSSP no. 2)</td>
<td>Applications are now closed</td>
</tr>
<tr>
<td>Province</td>
<td>Significant financial support</td>
<td>Details</td>
</tr>
<tr>
<td>-----------</td>
<td>---------------------------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Ontario</td>
<td>Digital Main Street Platform</td>
<td>One-time $2,500 grant to help small businesses go digital or expand their e-commerce outreach is <strong>now closed</strong> but can still get assistance on how to go digital. For more information, <a href="#">click here</a>.</td>
</tr>
<tr>
<td></td>
<td>Ontario Tourism and Travel Small Business Support Grant</td>
<td>Provides one-time payments of $10,000 to $20,000 to eligible small businesses in the tourism and travel sector. Must have a revenue loss of at least 20%. Applications open until June 25th, 2021. Details <a href="#">here</a>.</td>
</tr>
<tr>
<td>Quebec</td>
<td>Assistance to businesses in regions on maximum alert (AERAM)</td>
<td>Assistance to businesses in regions on maximum alert (AERAM), will allow businesses targeted by closure orders that will see revenue losses to obtain non-refundable assistance to pay their fixed costs. The non-refundable part is the maximum of 80% of the loan or up to $15,000. For details and applications, visit <a href="#">quebec.ca</a>.</td>
</tr>
<tr>
<td></td>
<td>Emergency assistance for SMEs</td>
<td>Up to $50,000 in emergency financing in the form of a loan or loan guarantee for businesses who have temporarily closed. Contact your local MRC <a href="#">for more information</a>. The applications end when the funds are exhausted.</td>
</tr>
<tr>
<td></td>
<td>Concerted temporary action program for businesses</td>
<td>The program is run by Investissement Québec and it is for businesses whose liquidity is affected by the repercussions of COVID-19. <a href="#">Applications</a> are reviewed on a case-by-case basis. It also includes specific conditions for the tourism industry such as more advantageous loan terms and loan guarantees. The funding granted covers the business’s needs as of October 1, 2020. For details and conditions, <a href="#">click here</a>.</td>
</tr>
</tbody>
</table>
## Significant Financial Support for Businesses cont’d

<table>
<thead>
<tr>
<th>Province</th>
<th>Significant financial support</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newfoundland and Labrador</td>
<td>Previous program expired.</td>
<td></td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>Small Business Impact Grant Part 3</td>
<td>Supports businesses that have been directly affected by public health measures introduced in April 2021 and have or will experience a revenue drop of 30% or more. The program provides 1-time grant of up to $5,000 based on sales revenue, plus an additional 1-time grant of $5,000. For <a href="#">details</a>.</td>
</tr>
<tr>
<td>New Brunswick</td>
<td>Small Business Recovery Grant</td>
<td>A non-repayable grant of up to $5,000 for businesses open on or before February 1, 2020 and which employ between 2 to 99 full-time people. Eligible businesses can receive a grant equal to 15% of sales revenues for a comparable period in the previous year. <a href="#">Applications</a> are open and it is on a first come, first serve basis.</td>
</tr>
<tr>
<td>PEI</td>
<td>Prince Edward Island Emergency Payment for Workers</td>
<td>This program is no longer available.</td>
</tr>
<tr>
<td></td>
<td>Emergency Working Capital Financing</td>
<td>Eligible applicants can <a href="#">apply</a> to receive a working capital loan of up to $100,000 with a fixed interest rate of 4% per year to be used to assist with fixed operating costs (including payroll, rent, utilities etc.) with principal &amp; interest payments deferred for a minimum of 12 months.</td>
</tr>
</tbody>
</table>

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**Working capital for NB small business owners**

Loans up to $100,000 are accessible to small businesses employing one to 49 employees, including sole proprietors/self-employed, with sales of less than $10 million in the most recent fiscal year. The loans are funded by Government of NB and administered by the [CBDC](#).