



**CANADIAN FEDERATION
OF INDEPENDENT BUSINESS**

In business for your business™

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



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Senior Vice-President, National Affairs and Partnerships



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Business Counsellor



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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. Lurie

"You can't calm the storm... so stop trying. What you can do is calm yourself. The storm will pass." - Timber Hawkeye



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/>

What's new?

- [BCAP](#) & [HASCAP](#) extended to December 31, 2021
- Re-openings continue – some highlights (see appendix):
 - Ontario moves to next stage Friday, June 11th. 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.

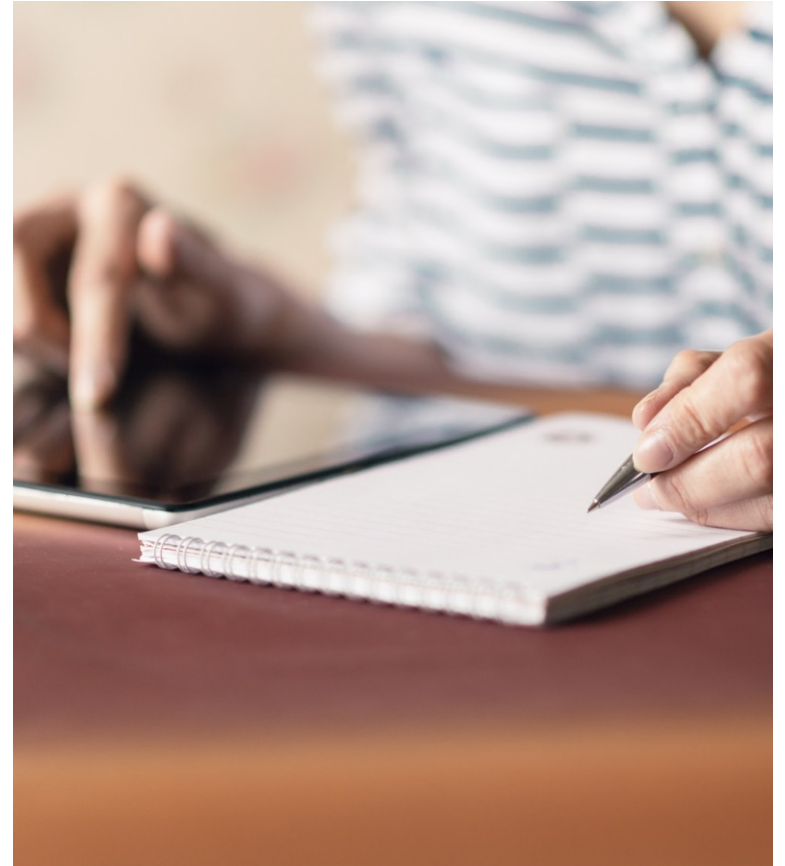
IBC offers free risk management services.



WE ARE HERE TO HELP

IBC'S 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**

**RISK
MANAGER**

**COMMERCIAL
ACTION TEAM**

**BUSINESS
INSURANCE
ACTION
TEAM**

**PATH TO
INSURANC
E**



Calls to helpline



Files elevated to risk manager for additional assistance



One-on-one assistance for condo, strata and commercial businesses



One-on-one assistance for hospitality sector in Ontario



Secured insurance

2,055

160

76

84

126

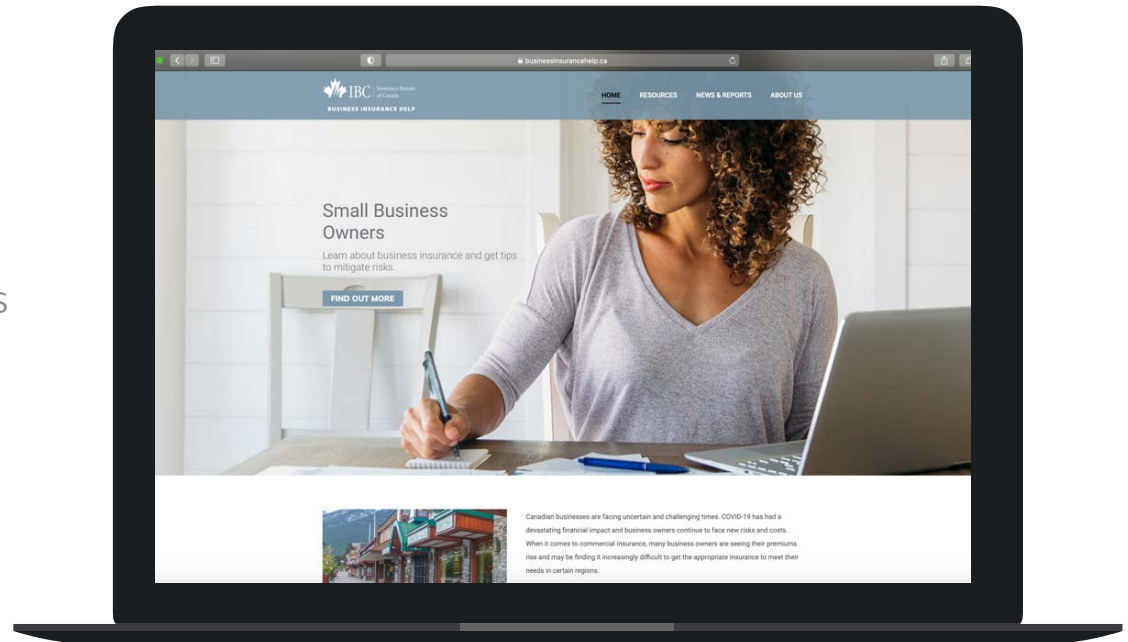
COMMERICAL INSURANCE

QUESTIONS?

Visit 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

	BC (in place until at least June 15)	AB (as of June 10)	SK (in place until June 20)	MB (in place until at least June 12)
Large Events	<ul style="list-style-type: none"> ✓ Outdoor seated gatherings up to 50 people ✓ Indoor seated gatherings up to 10 people ✗ Large events not permitted 	<ul style="list-style-type: none"> ✓ Outdoor social gatherings up to 20 people ✓ Large outdoor gatherings up to 150 people 	<ul style="list-style-type: none"> ✓ Outdoor gatherings up to 50 people ✓ Indoor gatherings up to 10 people 	<ul style="list-style-type: none"> ✗ Not permitted
Travel Restrictions	Non-essential travel between public health regions is not permitted	Non-essential travel should be avoided	Non-essential travel should be avoided	Non-essential travel should be avoided (14-day quarantine after international or interprovincial travel)
Restaurants	<ul style="list-style-type: none"> ✓ Indoor & outdoor dining with up to 6 people ✓ Liquor service until 10pm ✓ Take out & delivery 	<ul style="list-style-type: none"> ✓ Indoor dining (up to 6 per table) ✓ Patio dining (up to 6 per table) ✓ Take out & delivery 	<ul style="list-style-type: none"> ✓ Indoor dining (up to 6 per table) ✓ Patio dining (up to 6 per table) ✓ Take out & delivery 	<ul style="list-style-type: none"> ✗ Indoor dining ✗ Patio dining ✓ Take out & delivery
Retail	✓ Limited occupancy based on 5m ² of space per person	✓ Limited to 33% capacity	✓ Limited to 50% capacity (big box limited to 25%)	✓ Limited to 10% capacity (or 100 people, whichever is lower)
Personal Services	✓ Permitted	✓ Permitted	✓ Limited customer occupancy to 50%	✗ Not permitted
Fitness	<ul style="list-style-type: none"> ✗ High-intensity indoor fitness ✓ Low-intensity indoor fitness ✓ Outdoor group fitness ✓ One-on-one training 	<ul style="list-style-type: none"> ✓ Gyms open - must maintain physical distancing 	<ul style="list-style-type: none"> ✓ Gyms open - must maintain physical distancing ✓ Group fitness (group of 8 or fewer) 	<ul style="list-style-type: none"> ✗ Gyms must close ✗ Indoor group fitness ✗ One-on-one training ✗ Outdoor gatherings with members outside of the household

Business Restrictions

	ON (as of June 11)	QC (as of June 11)
Large Events	<ul style="list-style-type: none"> ✗ Indoor gatherings not permitted ✓ Outdoor gatherings up to 10 people 	<ul style="list-style-type: none"> ✓ Up to 2,500 people, 250 people per section (with restrictions in place)
Travel Restrictions	Non-essential travel should be avoided	<ul style="list-style-type: none"> ✓ Travel ban between regions lifted
Restaurants	<ul style="list-style-type: none"> ✗ Indoor Dining ✓ Patio Dining up to 4 people per table ✓ Take out & delivery 	<ul style="list-style-type: none"> ✓ Indoor dining with measures in place (Orange and yellow zones) ✗ Indoor dining (red zone) ✓ Restaurant outdoor terraces open (red zone) ✗ Bar terraces remain closed (red zone)
Retail	<ul style="list-style-type: none"> ✓ Non-essential retail up to 15% capacity ✓ Essential retail up to 25% capacity ✓ Curbside pick-up 	<ul style="list-style-type: none"> ✓ With capacity limitations and physical distancing/ public health measures
Personal Services	<ul style="list-style-type: none"> ✗ Not permitted 	<ul style="list-style-type: none"> ✓ By appointment only ✓ With capacity limitations and with physical distancing/ public health measures
Fitness	<ul style="list-style-type: none"> ✓ Outdoor group fitness ✓ One-on-one training 	<ul style="list-style-type: none"> ✓ Yellow and Orange Zone open with restrictions (capacity, social distancing) ✗ Red Zone Closed

Business Restrictions

	NB (as of June 7)	NS (as of June 2)	PEI (as of June 6)	NL (as of June 15)
Large Events	<ul style="list-style-type: none"> ✓ Outdoor gatherings with physical distancing. ✓ Indoor gatherings up to 20 people 	<ul style="list-style-type: none"> ✓ Outdoor gatherings of up to 10 people ✗ Indoor gatherings 	<ul style="list-style-type: none"> ✓ Outdoor gatherings of up to 200 people with physical distancing. 	<ul style="list-style-type: none"> ✓ Outdoor formal gatherings of up to 150 people with physical distancing. ✓ Outdoor personal gatherings up to 30 people ✓ Indoor gatherings households and Steady 20 only
Travel Restrictions	<ul style="list-style-type: none"> ✗ No unnecessary travel to or from NB (14-day quarantine after interprovincial travel) 	<ul style="list-style-type: none"> ✗ No unnecessary travel to or from NS (14-day quarantine after interprovincial travel) 	<ul style="list-style-type: none"> ✗ No unnecessary travel to or from Island (14-day quarantine after interprovincial travel) 	<ul style="list-style-type: none"> ✗ No unnecessary travel to or from NL (14-day quarantine after interprovincial travel)
Restaurants	<ul style="list-style-type: none"> ✓ Outdoor dining (capacity limit based on ability to maintain physical distancing) ✓ Indoor dining up to 50% capacity ✓ Take out & delivery 	<ul style="list-style-type: none"> ✗ Indoor dining ✓ Outdoor dining up to 10 people per table ✓ Take out & delivery 	<ul style="list-style-type: none"> ✓ Indoor and outdoor dining (capacity limits, tables of 20) - close at midnight 	<ul style="list-style-type: none"> ✓ In-person dining (capacity limit at 50% and maintain physical distancing) ✓ Take out & delivery
Retail	<ul style="list-style-type: none"> ✓ Open with restrictions 	<ul style="list-style-type: none"> ✓ All retail can operate at 25% capacity 	<ul style="list-style-type: none"> ✓ Open with physical distancing and other public health measures 	<ul style="list-style-type: none"> ✓ Open with physical distancing
Personal Services	<ul style="list-style-type: none"> ✓ Open with restrictions 	<ul style="list-style-type: none"> ✓ By appointment only, mask mandate in effect 	<ul style="list-style-type: none"> ✓ Open but must follow the Personal Service Guidance 	<ul style="list-style-type: none"> ✓ Open with physical distancing and public health measures
Fitness	<ul style="list-style-type: none"> ✓ Open with restrictions 	<ul style="list-style-type: none"> ✓ Indoor 1-on-1 fitness training ✓ Outdoor fitness may operate with a max of 10 people 	<ul style="list-style-type: none"> ✓ Open with physical distancing and other public health measures 	<ul style="list-style-type: none"> ✓ Open with physical distancing and public health measures

British Columbia Reopening

<https://www2.gov.bc.ca/gov/content/covid-19/info/restart>

STEP	Criteria	PHO Guidance	Personal Gatherings	Organized Gatherings	Travel	Sports & Activities	Businesses	Offices & Workplaces
1 MAY 25	C: stable H: stable D1: 60%	Masks mandatory, indoor public spaces Physical distancing If sick, stay home and get tested	Outdoor personal gatherings – up to 10 people Indoor visitors – up to 5 people or 1 household	Indoor seated organized gatherings – up to 10 people Outdoor seated organized gatherings – up to 50 people	Recreational travel within your zone Non-essential travel between zones restricted	Low-intensity indoor fitness classes Outdoor local team games and practices for all ages – no spectators	Indoor & outdoor dining – up to 6 people Liquor service - 10PM Existing WorkSafeBC Safety Plans remain in place	Start gradual return to workplaces and offices Existing Safety Plans remain in place
2 JUNE 15 (Earliest date)	C: declining H: declining D1: 65%	Masks mandatory, indoor public spaces Physical distancing If sick, stay home and get tested	Outdoor personal gatherings – up to 50 people Indoor visitors – up to 5 people or 1 household Playdates	Indoor seated organized gatherings – up to 50 people Sector consultations on next steps on indoor and outdoor gatherings	BC recreational travel BC Transit and BC Ferries – increased services as needed	High-intensity indoor fitness classes - reduced capacity Indoor team games for all ages – no spectators Spectators for outdoor sports – up to 50 people	Liquor service – midnight Banquet halls reopen – limited capacity, Safety Plans Sector consultations on next steps on easing of restrictions	Continue return to work Small in-person meetings
3 JULY 1 (Earliest date)	C: low H: declining D1: 70%	Masks – recommended Careful social contact If sick, stay home and get tested	Return to usual on indoor and outdoor personal gatherings Sleepovers	Increased capacity, indoor and outdoor gatherings – Safety Plan Fairs & festivals with Safety Plan	Canada recreational travel	All indoor fitness classes – increased capacity Limited spectators for indoor sports	Dining – no group limit Bingo halls, casinos and nightclubs – limited capacity Operate based on new Safety Plans	Seminars and bigger meetings Operate based on new Safety Plans
4 SEPT 7 (Earliest date)	C: low H: low D1: 70%+	Masks – personal choice Normal social contact If sick, stay home and get tested	Normal social contact	Increased capacity on large organized gatherings (i.e. concerts)	Canada recreational travel	Increased indoor and outdoor spectators Return of normal sport competitions – Safety Plans	Continue to operate based on new Safety Plans	Fully re-opened offices and workplaces

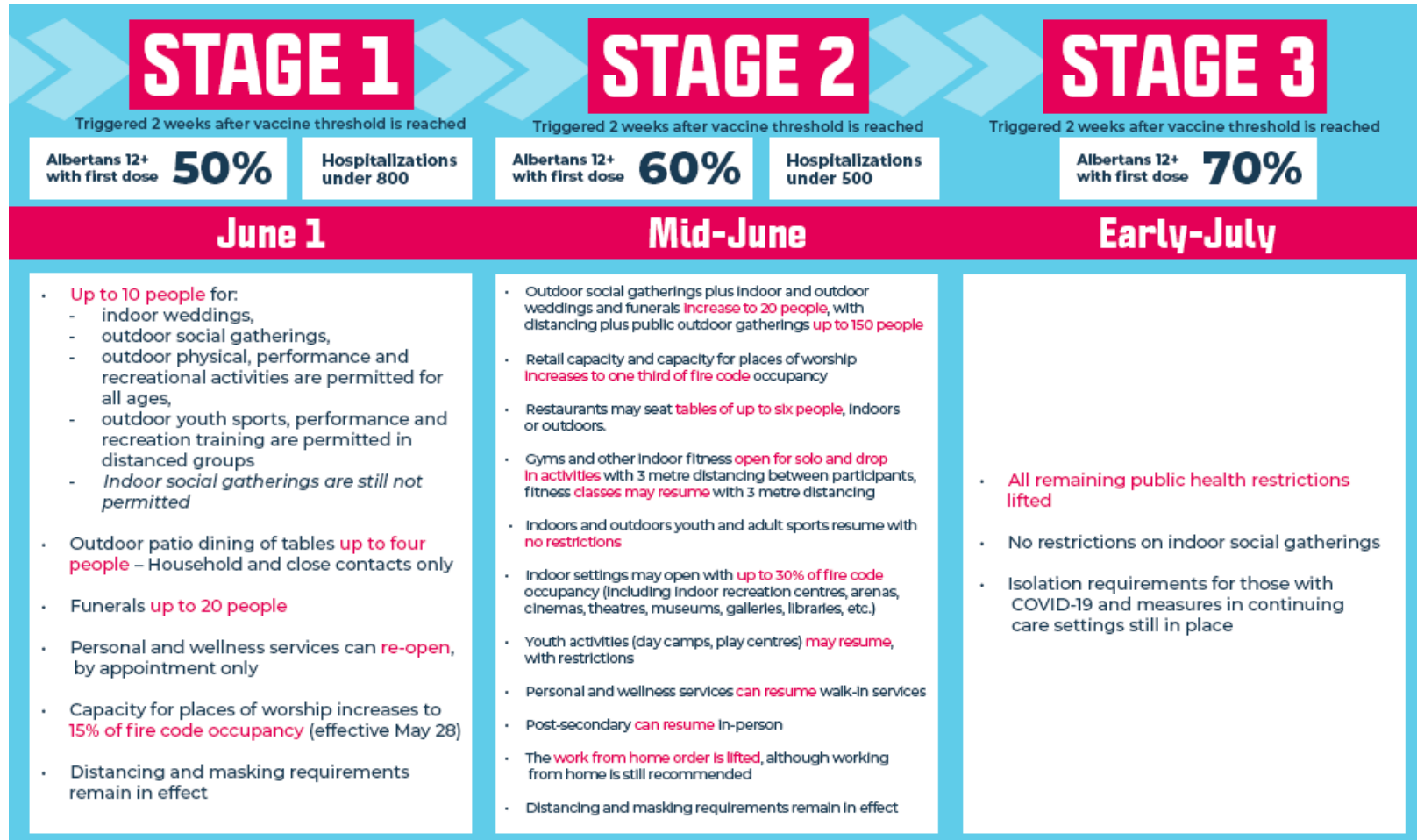
C: C-19 case counts H: C-19 hospitalizations D1: minimum % of people 18+ with dose 1

BC'S RESTART: A PLAN TO BRING US BACK TOGETHER

8

Alberta Reopening

alberta.ca/opensummer

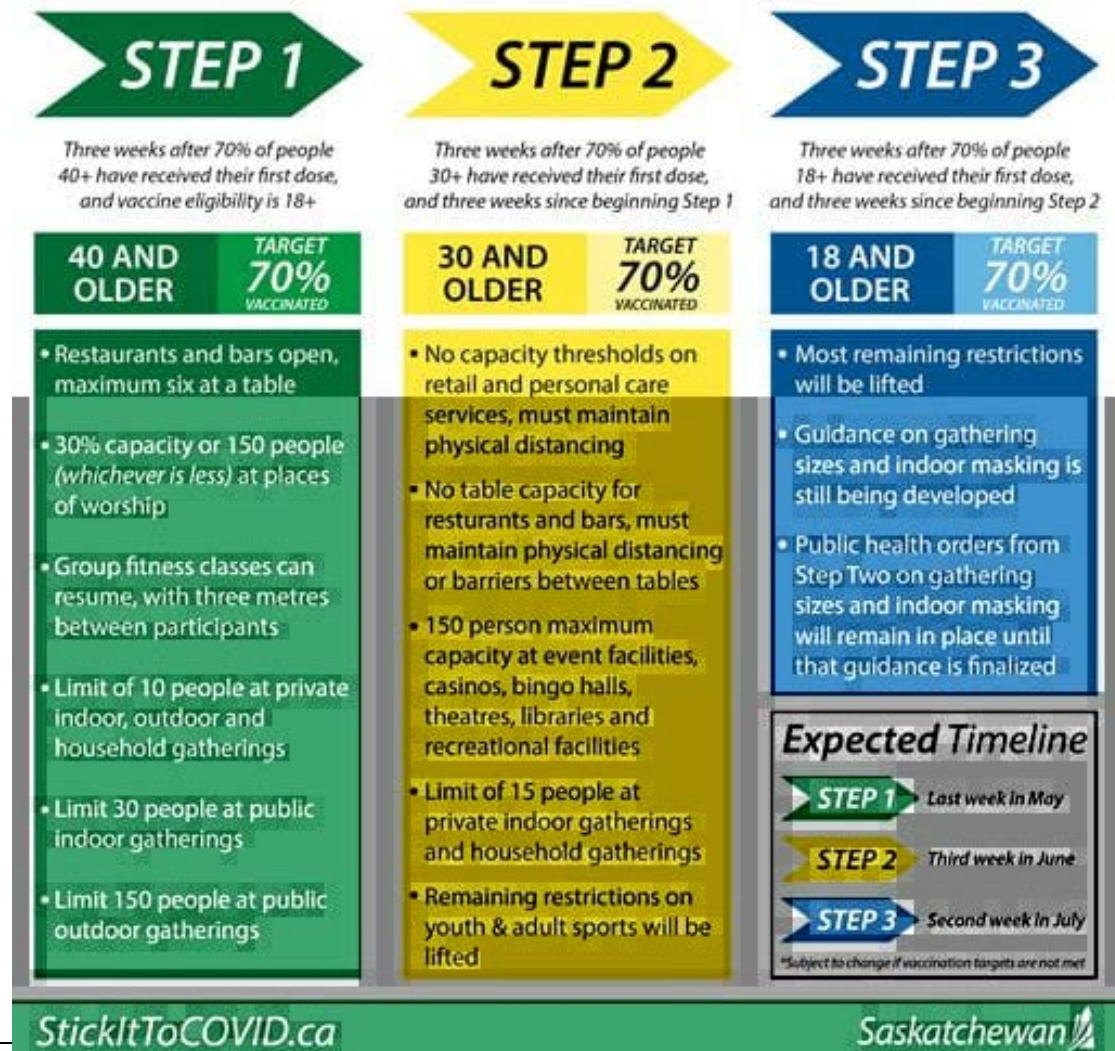


Saskatchewan Reopening

Step 1: Tentative start May 30

Step 2: Tentative start June 20

<https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/re-open-saskatchewan-plan>



Manitoba Reopening

Not yet released

Ontario Reopening

<https://news.ontario.ca/en/backgrounder/1000159/roadmap-to-reopen>

Vaccination rate
plus key health
indicators*

1

60% Adults with one dose

2

70% Adults with one dose
20% Fully vaccinated

3

70-80% Adults with one dose
25% Fully vaccinated

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



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



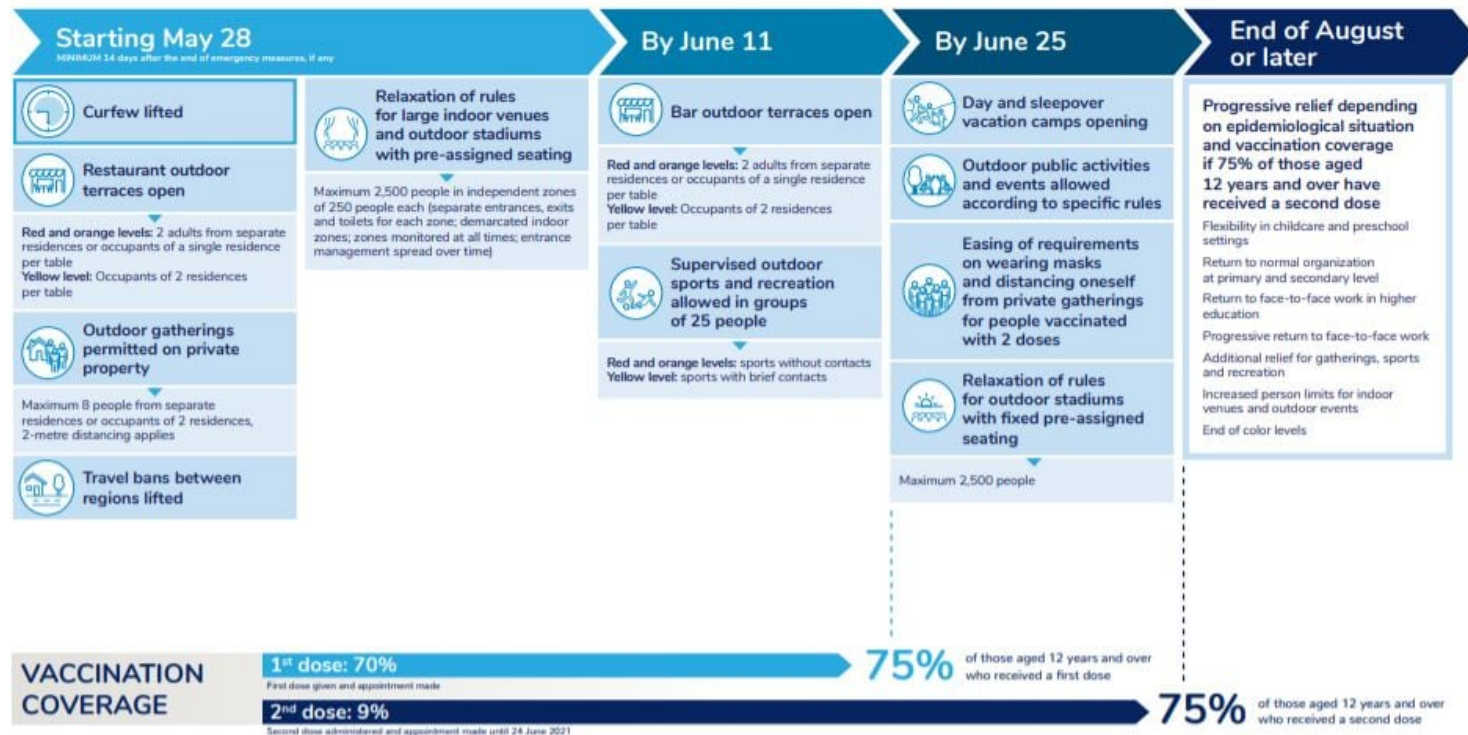
Expand indoors where face coverings can't always be worn

- 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

Quebec Reopening

<https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/reopening-plan>

FLEXIBILITY AT ALL LEVELS



Prince Edward Island Reopening

https://www.princeedwardisland.ca/sites/default/files/publications/moving_forward.pdf

May 2021 Projections: Moving Forward

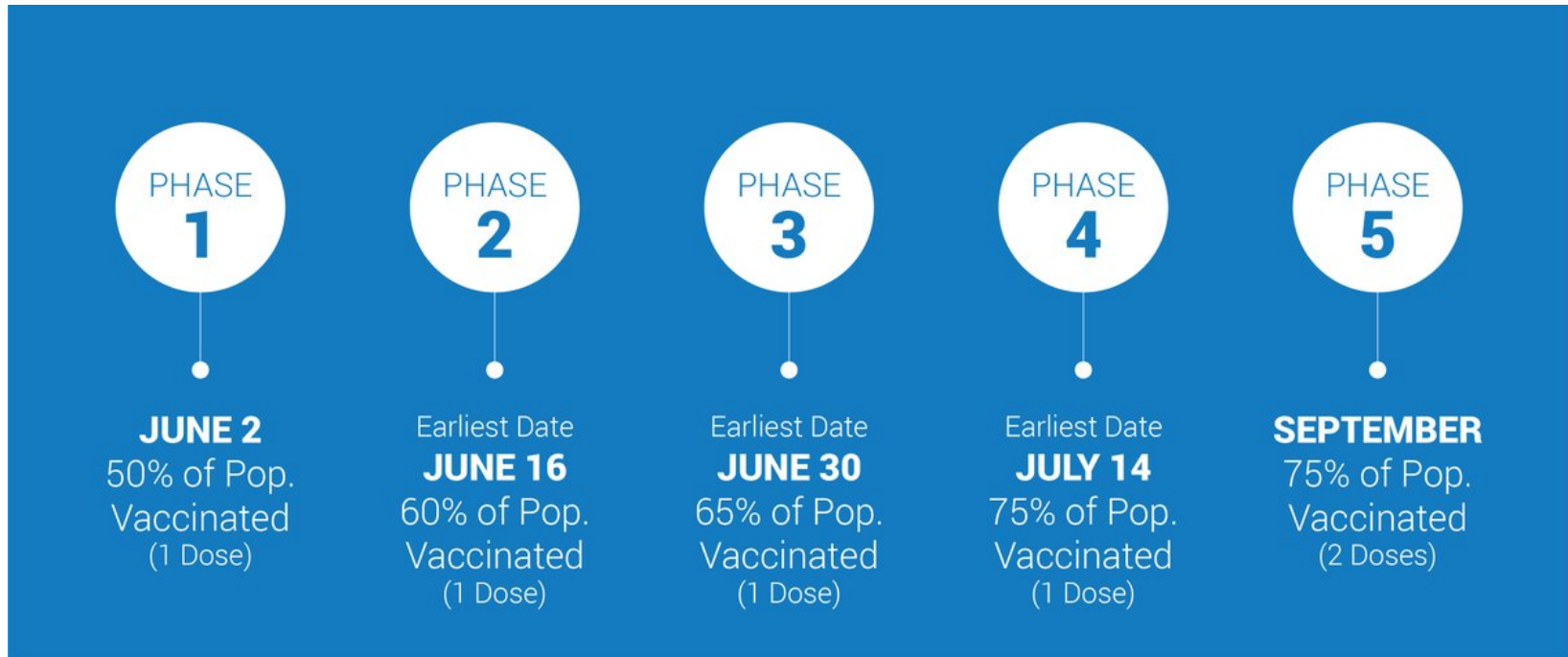
These steps are a basis for planning and are subject to change. Decisions about moving between steps will be guided by monitoring and surveillance criteria, as well as by balancing societal disruption with transmission risk.

Steps (Estimated Timeline)	Moving Forward Step 1 (June 6, 2021)	Moving Forward Step 2 (June 27, 2021)	Moving Forward Step 3 (July 18, 2021)	Moving Forward Step 4 (August 8, 2021)	Moving Forward Step 5 (Sept 12, 2021)
Factors	The level of disease is low and transmission is controlled within PEI, Atlantic provinces, and Canada				
	- Increasing levels of vaccination among PEI residents	- First of two doses of vaccine received by 80% of PEI residents age 12 and older - Second of two doses of vaccine received by 80% of all long-term care and community care residents, health care workers in direct patient contact, Indigenous communities, and PEI residents age 80 and older	- Increasing levels of vaccination among PEI residents	- Second of two doses of vaccine received by 50% of PEI residents age 12 years and older	- Second of two doses of vaccine received by 80% of PEI residents age 12 and older
PEI Public Health Measures					
Public Health Measures	- Public health measures will continue throughout the summer, including physical distancing, records for contact tracing, enhanced cleaning and disinfection, promotion of and access to hand washing and hand sanitizing, access to testing and case management - Some easing of non-medical mask requirements			- Some public health measures will continue for certain sectors and activities - Easing of physical distancing measures - Further easing of non-medical mask requirements	
Family and Friends	- Personal gatherings up to 20 people			- No personal gathering limits	
Organized Gatherings	- Recognized businesses and organizations can have organized gatherings, including on personal property, with an operational plan of up to 50 people; additional multiples of 50 permitted with a prior approval of the operational plan (up to 200 total); facilities who are able to demonstrate separate entrances/exits/bathrooms for additional cohorts will be considered on an individual basis - Individuals (i.e. not a recognized business or organization) can host up to 50 people (including on personal property), with physical distancing between households/groups of close contacts for special occasions (e.g. backyard wedding) with a reviewed operational plan; no additional cohorts permitted - Weddings, funerals will be permitted with a maximum of 150 people (in cohorts of 50)		- Organized gatherings: up to 200 people outdoors or 100 people indoors, with physical distancing between households/groups of close contacts; must be hosted by recognized business or organization - Multiple gatherings with a pre-approved operational plan, organized in cohorts of 200 (outdoors) or 100 (indoors) - Weddings, funerals, with physical distancing between households/groups of close contacts, up to maximum of 200 people (following cohort limits) - For special occasions (e.g. backyard wedding) with a reviewed operational plan, individuals (i.e. not a recognized business or organization) can host up to 50 people, with physical distancing between households/groups of close contacts		- No organized gathering limits

Steps (Estimated Timeline)	Moving Forward Step 1 (June 6, 2021)	Moving Forward Step 2 (June 27, 2021)	Moving Forward Step 3 (July 18, 2021)	Moving Forward Step 4 (August 8, 2021)	Moving Forward Step 5 (Sept 12, 2021)
PEI Public Health Measures continued					
Sport and Recreation	- Current		- Participants in activities and/or organized gatherings that require close contact (e.g. sports, performance, etc.) are limited to a single cohort of 100 per day		- No restrictions
Business and NGOs	- Table size at restaurants increases to 20, with physical distancing between tables - Alcohol service only to seated guests - No more restricted closing time for in-person consumption of food and beverage at food premises and licensed facilities				- No restrictions
Education and Child Care	- Full-time classroom learning in K-12, with cohorts - Online and/or classroom learning (with physical distancing) in post-secondary - Licensed and unlicensed child care centres at 100% capacity				- Full-time classroom learning in K-12, with the possibility of targeted cohorting based on vaccination - Full-time classroom learning in post-secondary, possibly based on vaccination, with online learning options - Licensed and unlicensed child care centres at 100% capacity
Long-term Care	- Enhanced visitation permitted if vaccination threshold is reached - Fully vaccinated staff may work at more than one facility				- Unrestricted visitation if vaccination threshold is maintained
Travel-Related Public Health Measures					
Travel Guidance	- Current	- Non-essential travel outside of the Atlantic provinces is not recommended - Travel to regions of Atlantic provinces in red zones or with outbreaks should be avoided		- Consider travel risks carefully and avoid travel to areas with a high incidence of COVID-19	
Pre-Travel Approval and Travel Streams	- Current	- Visitors from Atlantic provinces with no travel streams, and with a self-declaration form required, including vaccination status (and where applicable, record of vaccination), for permanent residents of NB, NS and NL - Visitors from outside of NB, NS, and NL must receive pre-travel approval under an eligible travel stream			- No pre-travel approval or travel streams for visitors from Canadian provinces and territories
Travel-Related Isolation and Testing (including PEI residents)	- Current	- No self-isolation for fully or partially vaccinated travellers who have been in the Atlantic provinces for at least 14 days, with testing - Shortened self-isolation for all travellers from outside of the Atlantic provinces, and unvaccinated travellers from inside the Atlantic provinces, with testing - Testing at points of entry - International travel dependent on federal measures		- No self-isolation for fully or partially vaccinated travellers who have been in the Atlantic provinces for at least 14 days, with testing - No self-isolation for fully vaccinated travellers from outside of the Atlantic provinces, with testing - Shortened self-isolation for unvaccinated or partially vaccinated travellers from outside of the Atlantic provinces, and unvaccinated travellers from inside the Atlantic provinces, with testing - Testing at points of entry - International travel dependent on federal measures	- Some isolation and testing measures recommended for unvaccinated and partially-vaccinated travellers - International travel dependent on federal measures
Border Screening	- Border screening in place				- No border screening

Nova Scotia Reopening

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



Reopening Safely
with COVID-19

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

New Brunswick Reopening

<https://www2.gnb.ca/content/dam/gnb/Departments/eco-bce/Promo/covid-19/path-to-green.pdf>



June 7*

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



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



August 2nd | NB Day*

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

Travel Registration	Required for all travel	Required for all travel outside Atlantic Canada / Avignon / Témiscouata Bubble	No requirements
Travel	<p>Opening up, with no isolation or testing required, for those travelling from PEI, NL, Avignon and Témiscouata (Quebec)</p> <p>Maintain requirement for Isolating in a designated facility for those travelling from outside PEI, NL, Avignon and Témiscouata (Quebec)</p> <p>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 Témiscouata with isolation and testing required on days 5-7 and release with negative test.</p> <p>Cross border commuters and truckers will no longer be subject to testing and isolation requirements</p> <p>Workers (including rotational workers), those moving to NB and travellers coming to NB from outside PEI, NL, Avignon or Témiscouata 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.</p>	<p>Open Atlantic Bubble to Nova Scotia</p> <p>Canadian (Domestic)/Maine travellers with one dose (Maine pending federal requirements) No isolation requirement for travellers</p> <p>Canadian (Domestic)/Maine travellers with no vaccine (Maine pending federal requirements) Isolation with testing on day 5-7 and release with negative test</p> <p>International Travellers with no vaccine or only one dose 14 days isolation and day 10 test (pending federal requirements)</p> <p>International Travellers with two doses No isolation required</p> <p>Remove requirement for Isolating in a designated facility</p>	No requirements
Masks	Required as per current guidance	Required as per current guidance	No requirements
Contacts, Gatherings and Capacity	<p>Allow contact with all family and friends in yellow areas</p> <p>Indoor Informal: 20 people or fewer Indoor formal: 50% capacity with operational plan</p> <p>Outdoor Informal: two metre distancing between groups Outdoor formal: Maximum capacity possible with distancing and an operational plan</p>	<p>Allow contact with all family and friends in yellow areas</p> <p>Indoor Informal: 20 people or fewer Indoor formal: 50% capacity with operational plan</p> <p>Outdoor Informal: two metre distancing between groups Outdoor formal: Maximum capacity possible with distancing and an operational plan</p>	No requirements
Restaurants, Business and Schools	No change from current guidance	Regular capacity with maintenance of contact lists for clients (gyms, salons, restaurants, etc.) Mask use when distance not two metres or when not eating/drinking	No requirements
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 Témiscouata	Organized sporting activity is permitted with operational plan Games and competitions with players/teams based outside of Atlantic Canada subject to travel requirements	No requirements
Daycares and Camps	No change from current guidance	Per updated guidance	No requirements
Faith Gatherings	Open with a COVID-19 operational plan Maximum 50% venue capacity Choir must be four metres from congregation	Open with a COVID-19 operational plan Maximum 50% venue capacity Choir must be four metres from congregation	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/>

	Your Responsibility	Travel	Formal Gatherings	Personal Gatherings	Businesses	Recreational Activities	Offices and Workplaces
Transition June 15 to July 1	<ul style="list-style-type: none"> Wear a non-medical mask in indoor public spaces. Physical distancing. If sick, stay home, get tested. Get both doses of COVID-19 vaccine. 	<ul style="list-style-type: none"> Follow existing travel guidelines. 	<ul style="list-style-type: none"> Outdoor gatherings up to 150 people. Community fireworks, parades and outdoor ceremonial events are permitted with physical distancing. 	<ul style="list-style-type: none"> Outdoor personal gatherings up to 30 people. Indoor personal gatherings limited to Steady 20. 	<ul style="list-style-type: none"> Follow existing business guidelines. 	<ul style="list-style-type: none"> Outdoor sports tournaments permitted as part of Return to Play plans. 	<ul style="list-style-type: none"> Begin gradual return to workplaces and offices.
Step 1 As early as July 1 D1: 75% C/H: low	<ul style="list-style-type: none"> Wear a non-medical mask in indoor public spaces. Physical distancing. If sick, stay home, get tested. Get both doses of COVID-19 vaccine. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Outdoor gatherings up to 250 people. Indoor gatherings lesser of up to 200 people or 75 per cent capacity with physical distancing. 	<ul style="list-style-type: none"> Outdoor personal gatherings up to 50 people. Indoor personal gatherings limited to Steady 20. 	<ul style="list-style-type: none"> No capacity restrictions for retail stores with physical distancing. Restaurants and lounges can open at 75 per cent capacity, with physical distancing. 	<ul style="list-style-type: none"> Outdoor sports tournaments permitted with COVID-19 protocols in place. Recreational and arts facilities follow the limits for formal gatherings. 	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Wear a non-medical mask in indoor public spaces. Physical distancing. If sick, stay home, get tested. Get both doses of COVID-19 vaccine. 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Outdoor gatherings up to 500 people. Indoor gatherings up to 350 people with physical distancing. 	<ul style="list-style-type: none"> Limited to the number of people that can fit in the space with physical distancing. 	<ul style="list-style-type: none"> No capacity restrictions at retail stores, restaurants and lounges. Dancing permitted. 	<ul style="list-style-type: none"> Indoor and outdoor sports tournaments permitted with COVID-19 protocols. Recreational and arts facilities follow the limits for formal gatherings. 	<ul style="list-style-type: none"> Continued return to work. Larger meetings and conferences can happen.
Step 3 As early as September 15 D2: 80% C/H: low	<ul style="list-style-type: none"> Mask guidance will be reviewed based on current evidence. Physical distancing. If sick, stay home, get tested. Get both doses of COVID-19 vaccine. 	<ul style="list-style-type: none"> Fully and partially vaccinated Canadians have no testing or self-isolation requirements Unvaccinated Canadians self-isolate until receipt of a negative test result. 	<ul style="list-style-type: none"> Outdoor gatherings have no capacity restrictions with physical distancing. Increased capacity at indoor gatherings to be determined. 	<ul style="list-style-type: none"> Limited to the number of people that can fit in the space with physical distancing. 	<ul style="list-style-type: none"> No capacity restrictions at retail stores, restaurants and lounges. 	<ul style="list-style-type: none"> Indoor and outdoor sports tournaments permitted with COVID-19 protocols. Recreational and arts facilities follow the limits for formal gatherings. 	<ul style="list-style-type: none"> 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

<https://www.gov.nt.ca/covid-19/en/services/reopening-nwt-phases>



Emerging Wisely

Essential steps to eased restrictions



Travel restrictions are keeping the virus out



Rules for workers coming into the territory are working



Community testing and contact tracing is robust



No non-travel-related cases for 28 days since last case recovered

Phases of Recovery

Nothing is returning to 'normal' until there is an effective vaccine. Everyone will still need to follow rules as restrictions are eased.

PHASE 1: MID-TO-LATE MAY, 2020

All essential steps have been successfully implemented. No evidence of community spread within the territory through May 15, 2020. People are following the public health orders.

PHASE 2: MID-TO-LATE JUNE, 2020

Limited or no community spread imported and contained cases only. Strong contact tracing. Ability for businesses and gathering places to enforce social distancing.

PHASE 3: TO BE DETERMINED

A robust, rapid-testing strategy is ready. A second surge of infections in Canada and the United States has come and gone.

FINAL MEASURES LIFTED: TO BE DETERMINED

A vaccine for COVID-19 has been approved and produced. A successful vaccination program has been implemented for at risk populations. An effective treatment is approved and most of our population can get it.

Conditions to enter this phase

Visiting with friends and family

Larger personal gatherings

Business openings

Mass gatherings and community gatherings

School

Your household can have up to 5 other people over, to a maximum of 10 people total. You should keep your friendship circle as small as possible and still keep physical distance as much as you can.

Now the same in all phases.

Now the same in all phases.

Life goes back to normal.

Personal outdoor get-togethers of 25 or less are allowed

Personal outdoor get-togethers of 50 or less are allowed.

Personal outdoor get-togethers have no participation limits.

Some businesses and organizations allowed to open with capacity and other restrictions in place. For example: personal services, museums and art galleries, bottle depots, personal training at gyms and fitness centres.

Indoor sports and day programming are allowed. More business will be allowed to open with capacity and other restrictions in place. For example: movie theatres and theatres, dine-in restaurants (limited capacity), fitness classes.

Additional business will be allowed to open.

Specific types of mass gatherings will be allowed with capacity and other restrictions in place. For example: farmer's markets, parks day-use areas and kitchen shelters, recreational facilities, libraries, golf courses, beaches, boat launches, outdoor fields, and playgrounds.

Organized outdoor activities will be allowed. Campground limitations will ease. Government offices may open to the public. Community and youth centres may open. Pools open for instructor certification.

Outdoor gatherings have no participation limits. Pools open to the public. Gymnastics open. Choirs and band classes may begin running.

Experts predict that there will be 2 to 3 more waves of COVID-19 infections across Canada.

NWT residents can expect to move back to earlier phases in order to help contain the spread.

Triggers for moving to previous phases:

- Widespread rule-breaking which leads to community spread
- Community spread and we don't know where it started from
- Cluster or group outbreaks where COVID-19 spreads very quickly

For detailed information visit www.gov.nt.ca/COVID-19

Updated: May 12, 2020

Government of Northwest Territories

Yukon Reopening

<https://yukon.ca/en/path-forward-next-steps>

Public health measures	Current phase (where we are now) Aim: Effective vaccine rollout and focus on long-term sustainability and living safely with COVID-19.	Next phase Aim: With our foundation strengthened, we can gradually start lifting public health measures.	Post state of emergency phase Yukon will move to this phase based on risk assessments that consider vaccine effectiveness against the COVID-19 variants, the epidemiology here and in neighbouring jurisdictions, and the progress of the national vaccine rollout. Aim: Lift the state of emergency and eliminate most public health measures.
Borders and self-isolation requirements	All residents of Canada can enter Yukon with requirement to self-isolate.	Broaden scope for alternative self-isolation plans to include more work-isolations and tourism industry isolation where safe to do so. Bubble with other jurisdictions when it is safe to do so. Explore modified lengths of self-isolation with enhanced testing measures as supported by evidence. Consider location alternatives for self-isolation when and where it is safe to do so.	
Travel within Yukon	Limit travel to communities. Travel respectfully within Yukon and to communities.	Work with individual communities to support safe travel and visitation.	
Physical distancing and masks	Social bubbles to include 3 to 5 families or 10 to 15 people in total. Bubbles should be small and consistent.	Increase social bubbles to 20 when supported by high vaccination rates and low COVID-19 case numbers. Consider modification to physical distance requirements in partnership with other Canadian jurisdictions driven by improved understanding of impact of variants. Consider modification to requirement of mandatory masks when supported by high vaccination rates and better understanding of variants.	
Social gatherings	Indoors: 10 or fewer Outdoors: 50 or fewer	<ul style="list-style-type: none"> Unorganised social gatherings: Indoors: 20 Outdoors: 100 Organised gatherings: Indoors: at venue capacity Outdoors: 200 Consider modifications to guidelines to allow for larger and safer gatherings for potlaches, celebrations of life and weddings when supported by high vaccination rates and low COVID-19 activity.	Restrictions to be lifted or adjusted based on recommendations by Yukon's Chief Medical Officer of Health. Adjusting restrictions will be based on assessments of the epidemiology here and in neighbouring jurisdictions and progress of the national vaccine rollout.
Businesses and services	Bars constrained to 50% operating capacity. Dine-in restaurants can operate at full capacity if physical distancing can be maintained. An approved operational plan is required.	Remove capacity restrictions on bars and restaurants and work toward 100% capacity when supported by high vaccination rates and compliance with operational plans. Consider enhanced testing measures to support safe operations.	
Recreation and entertainment	Recreation centres and libraries can open with limited capacity and have to follow guidelines.	Increase capacity for gyms and recreation centres with approved plans.	
Education and childcare	Resumption of in-person K-12 education for the 2021-22 school year. Return to Yukon University campus to be determined in consultation with Yukon University Board.	When supported by high vaccination rates and improved understanding of variants: <ul style="list-style-type: none"> Relax distancing and masking requirements in schools. Return to full day instruction for Grades 10-12. Relax requirements for approved plans for some or all education and childcare facilities. 	

Nunavut Reopening

https://gov.nu.ca/sites/default/files/nunavuts_path_final_framework_-_eng_sm.pdf

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

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

CERS

Revenue decline	June 6 to July 3	July 4 to July 31	Aug. 1 to Aug. 28	Aug 29 to Sept 25
70% +	65%	60%	40%	20%
60% Top-up multiplier	57.5% 1.25	47.5% 1.25	32.5% 0.75	15% 0.5
30% Base multiplier	24% 0.8 of revenue decline	17.5% 0.875 of revenue decline - 10%	12.5% 0.625 of revenue decline - 10%	5% 0.25 of revenue decline - 10%
5%	4%	0	0	0

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*

	June 6 to July 3	July 4 to July 31	Aug. 1 to Aug. 28	Aug. 29 to Sept 25	Sept. 26 to Oct. 23	Oct. 24 to Nov. 20
Hiring subsidy rate	50%	50%	50%	40%	30%	20%

Significant Financial Support for Businesses

Province	Significant financial support	Details
British Columbia	Small and Medium-sized Business Recovery Grant	<p>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.</p> <p>Program extended until August 31, 2021. Govt. will review previous applications to see if they fit the expanded criteria.</p>
	Launch Online Grant	<p>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, visit the website.</p>
	Increased Employment Incentive	<p>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.</p>
	PST Rebate on Select Machinery and Equipment	<p>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</p>

Significant Financial Support for Businesses cont'd

Province	Significant financial support	Details
Alberta	SME Relaunch Grant	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 program opened for application April 23rd.
Manitoba	Manitoba Bridge Grant Extension	Program 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.
Saskatchewan	Small Business Emergency Payment (SSBEP) and SSBEP2 - extension for April 2021	Applications are now closed (as of May 30 th , 2021).
	Renewal of the Tourism Sector Support Program (STSSP no. 2)	Applications are now closed

Significant Financial Support for Businesses cont'd

Province	Significant financial support	Details
Ontario	<p>Digital Main Street Platform</p> <p>Ontario Tourism and Travel Small Business Support Grant</p>	<p>One-time \$2,500 grant to help small businesses go digital or expand their e-commerce outreach is now closed but can still get <u>assistance on how to go digital. For more information, click here.</u></p> <p>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 here</p>
Quebec	<p>Assistance to businesses in regions on maximum alert (AERAM)</p> <p>Emergency assistance for SMEs</p> <p>Concerted temporary action program for businesses</p>	<p>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 quebec.ca</p> <p>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 for more information. The applications end when the funds are exhausted.</p> <p>The program is run by Investissement Québec and it is for businesses whose liquidity is affected by the repercussions of COVID-19. Applications 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, click here.</p>

Significant Financial Support for Businesses cont'd

Province	Significant financial support	Details
Newfoundland and Labrador	Previous program expired.	
Nova Scotia	Small Business Impact Grant Part 3	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 details .
	Small Business Recovery Grant	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. Applications are open and it is on a first come, first serve basis.
New Brunswick	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 .
	Prince Edward Island Emergency Payment for Workers	This program is no longer available.
PEI	Emergency Working Capital Financing	Eligible applicants can apply 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 & interest payments deferred for a minimum of 12 months.



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