



TD Insurance Customer Relief: Helping Canadians Impacted by COVID-19

Working to provide support in times of uncertainty and rapid change

TORONTO, April 8, 2020 /CNW/ - In tough times, standing together can make all the difference. Today, TD Insurance (TDI) reaffirms its commitment to Canadians through clear measures that deliver relief.

"Canadian lives are disrupted in so many ways – at home and at work. The purpose of insurance is to provide peace of mind, and that need is greater today than ever before," said Raymond Chun, President and CEO, TD Insurance. "We're taking clear steps to reduce your financial burden and your anxiety so that you can focus on what matters most."

Since March 16th, TDI has received more than 245,000 calls to our Client Advice Centre, and our client service and claims advisors have been working tirelessly to help ensure Canadians remain better protected and their insurance coverage uninterrupted during this unprecedented time.

Supporting Customers, TDI Provides Relief to Customers Impacted by COVID-19:

Whether you own a home or lease, finance, or own your vehicle, it is our responsibility to make sure that insurance services continue to be accessible and flexible for Canadians – when our customers need us most.

- **Premium payment deferral.** Eligible TDI home and auto customers who are impacted by COVID-19 can request up to a 90-day monthly payment deferral on insurance premiums.
- **Premium adjustments.** Temporary premium adjustments to reflect changes in personal vehicle usage are also available for eligible auto insurance customers whose driving habits have changed significantly and those who are using their vehicles less frequently as physical distancing, work from home, and other health measures have taken effect across our communities.
- **Elimination of NSF penalties.** Additional COVID-19 relief for TDI home and auto customers includes the waiving of Non-Sufficient Funds (NSF) fees that may occur on policies during this global health pandemic.
- **Suspension of policy cancellations.** We have temporarily suspended the cancellation of home and auto insurance due to non-payment.
- **Physical distancing compliant.** If you've been in an accident, our [TD Insurance Auto Centers](#) remain open in many locations across Canada from Alberta to Nova Scotia. On-site and phone-based advisors are available to help manage your insurance claims and applications. To help reduce the spread of COVID-19, TDI has implemented physical distancing, screening methods, enhanced cleaning and reduced hours in our Auto Centre locations.

Support Through Every Step Online and Mobile

We are actively urging customers to use our online and mobile options to review policies, make changes and perform other helpful transactions.

[MyInsurance](#) online provides them with the flexibility to review home and auto insurance policies, make changes, check the status of claims, print a temporary pink slip and other convenient functions. If not already registered, customers can access MyInsurance on the TDInsurance.com website.

MyInsurance can also be accessed while on the go via the TD Insurance Mobile app. Customers can quickly and easily download the App from the [App Store](#) or [Google Play Store](#) for their home and auto insurance needs.

For customers who want to engage with an advisor, MyInsurance provides digital chat capabilities as an alternative to calling our contact centres at 1-866-454-8910. If you prefer using the telephone, please understand call wait times may be longer than normal during this time.

Protecting Customers and Colleagues

To help keep customers, colleagues and communities safe, TDI has actively shifted as many colleagues as possible to work remotely and by mid-April roughly 80% of TDI colleagues will be enabled to effectively work from home.

Like many regulated and essential functions, insurance companies remain open, and some of our colleagues will continue to work from TDI locations as a necessary function of their role for Canadians. For this, we've made changes including increased cleaning and disinfection to offices and contact centres for their safety and provided them with additional compensation. And, over the last few weeks TD has continued to pay those who are unable to work. Earlier this week, TD Group President and CEO, Bharat Masrani announced to TD's 85,000 colleagues that there will be no job losses in 2020 as a result of COVID-19.

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