



## Howard Mutual – COVID-19

### Questions & Answers

#### Why did Howard Mutual close its doors?

Howard Mutual made the decision to close its doors to the public due to precautions around COVID-19 and the health and safety of our team members, policyholders, and communities. We are still open, just not to the public. You cannot come into the office, but all services that Howard offers are still operational.

#### How long is Howard Mutual going to be closed for?

Currently, Howard Mutual is still operating. We are simply closed to the public. Our employee, policyholder and community safety is at the forefront of our decision making at this time. As a result, Howard Mutual Insurance will remain closed to the public until it is safe to reopen based on government and public health recommendations. Please check the Howard Mutual website at [www.howardmutual.com](http://www.howardmutual.com) or follow us on [Facebook](#), [Twitter](#) or [LinkedIn](#) for regular updates.

#### Is anyone working at Howard right now?

The entire Howard Mutual team is working each day in some capacity. Our Agents, claims team, underwriters, accounting and administrative functions all continue to operate. Many of our team members are working remotely for the purpose of social distancing but they are working to serve the needs of our policyholders. We even have a very limited number of staff at our offices working but those offices remain closed to the public.

#### How do I contact Howard Mutual if I can't come in person?

You can contact us in many ways. You can e-mail us at [admin@howardmutual.com](mailto:admin@howardmutual.com) and someone will get back to you. You can still call us on the phone. Our phone lines in Ridgely (519) 674-5434 and Blenheim (519) 676-1042 and our toll-free line 1-866-931-2809 are still being manned during business hours. You can reach out to your agent in the same way you normally do, by phone, e-mail or text. Our claims team is available by telephone as well.

#### Do my regular monthly insurance payments still continue?

There are no changes to your current insurance payment schedule. All payments will continue to be withdrawn as normal.



## **I make my payments in person at the Howard offices. How can I do this if you are closed?**

We are able to accept payments in many ways:

### **By Cheque...**

You can mail us a cheque. You can drop off a cheque to our Ridgetown office and place it through the mail slot in the front door. You can only do this in Ridgetown.

### **Cash...**

If you have cash, you can place it in an envelope and deliver it to our Ridgetown office and place it through the mail slot in the front door. We recommend doing this during business hours and don't forget to include your name and policy number with the payment. You can only do this in Ridgetown.

### **By Credit Card...**

You can call us at 1-866-931-2809 and we can take your payment by credit card over the phone.

### **By e-transfer...**

You can pay us by e-transfer at [epayments@howardmutual.com](mailto:epayments@howardmutual.com). Just contact your agent and let them know the password you are using for your e-transfer. They will pass that along to our accounting team. This ensures the security of your transfer.

## **Why am I being asked to call back with payment information?**

In order to ensure we are providing the highest level of response in these tough times, your call may be transferred to one of our employees who are working from home. If you are calling to make a payment we will ask you to call back into the office so that we can process your payment securely. This is in place for the security and protection of our policyholders.

## **What if I don't make my payment on my insurance policy until your offices re-open?**

All payments on insurance policies are still payable on their due date. Howard Mutual is committed to providing coverage to our policyholders per their insurance policies throughout the COVID19 crisis as we would normally, and as such our payment terms on our policies remain the same.

## **I can't come to the office to ask my agent a question about my policy.**

All Howard agents are available to their customers by telephone, e-mail or text. You can call either of the Howard offices Ridgetown (519) 674-5434 and Blenheim (519) 676-1042 or our toll-free line (1-866-931-2809) and be connected with your agent who will be happy to assist you. If you normally contact your agent via e-mail, text or by their cell phone you can continue to do so.



### **If I need to make changes to my insurance coverage, what can I do?**

All Howard agents are available to their customers by telephone, e-mail or text. You can call either of the Howard offices Ridgetown (519) 674-5434 and Blenheim (519) 676-1042 or our toll-free line (1-866-931-2809) and be connected with your agent who will be happy to assist you. If you normally contact your agent via e-mail, text or by their cell phone you can continue to do so.

### **My policy is scheduled to renew shortly. What is being done about my coverage?**

To ensure continuous uninterrupted service to our policyholders, Howard staff are working remotely and this includes our underwriting and agent teams. Your policy will be renewed as always and you will receive your renewal in the mail as you have in the past. Your coverage will remain in force over the course of your renewal. Given this difficult situation, we ask for your patience as the nature of remote working may slow our renewal process slightly.

### **Will I receive my insurance documentation while you are closed?**

Howard Mutual has always used Canada Post to mail insurance policies and documentation to our policyholders. We will continue to do so through this COVID 19 crisis. Should Canada Post close their operations temporarily then we will continue to make every effort to deliver insurance documentation by using Howard personnel to do so.

### **If I have an insurance claim while you are closed to the public, what should I do?**

There are no changes to our insurance claims process. During business hours you can call either of the Howard offices Ridgetown (519) 674-5434 and Blenheim (519) 676-1042 or our toll-free line (1-866-931-2809) and be connected with our claims team. After hours you can call 1-866-931-2809 to be connected with our 24-hour claims service.

### **If I have questions about an ongoing insurance claim, how do I reach you?**

You can still reach members of the Howard Mutual claims team. During business hours you can call either of the Howard offices Ridgetown (519) 674-5434 and Blenheim (519) 676-1042 or our toll-free line (1-866-931-2809) and be connected with our claims team. If you have been in e-mail contact with a member of the claims team you can continue to communicate with them via e-mail.