

## Premium Relief for Policyholders

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In response to the COVID-19's impact to our daily lives we are offering premium relief for policyholders. Special measures have been introduced to address changing situations that many policyholders are coping with. In particular, where the use of insured property has significantly changed, resulting in different use of their automobiles or business operation, or even a total closure of their operations and/or parking of automobiles.

If these situations apply to you, we are offering the following:

- A 15% reduction on average in personal auto premiums for three months. These savings apply to policyholders who have changed their driving habits such as no longer driving to and from work.
- Receive savings up to 75% per month on average, for those who park and safely store their vehicles, until they start driving again.

Furthermore, we will continue to support individuals and businesses who have been significantly impacted by COVID-19, including people who are ill, the elderly, or those who have experienced job loss. We encourage policyholders who are encountering financial hardships to reach out to us through your insurance brokerage to discuss the following relief measures:

- Waiving of NSF fees;
- Flexible payment options;
- Flexibility for those who are using their cars and homes during the crisis for volunteer purposes like making deliveries and/or running a business from home;
- Premium adjustments for small and medium-sized business customers that are now closed or have been severely impacted from a sales receipts and payroll perspective.
- Premium adjustments for change of use or storage of commercial vehicles.

These ongoing measures and premium reductions are expected to generate more than \$500,000 in relief for policyholders. Edge Mutual will monitor the progress of the pandemic and will continue to be mindful of the challenges faced by our policyholders in the coming months.

