

COVID-19 FAQs

Tanner Insurance continues to be here to serve your insurance needs and help you protect what is important to you. Developments surrounding COVID-19 are changing daily, as is the response from the insurance industry. Insurance providers are making accommodations to ease the financial burden as best as possible. Below are answers to the most common questions being asked. If you need further assistance, please reach out to us via www.tannerinsurance.com/covid19

Is your office still open?

Our business hours remain the same with staff available Mon-Fri 8 a.m.-5 p.m. however our office is closed to the public. Our staff continue to work safely from home during this time and you can reach out by phone 613-232-5704, email info@tannerinsurance.com , using the COVID 19 link above or reaching your personal insurance broker here: <https://tannerinsurance.com/about-us/staff-directory>

How do I report a claim?

During regular business hours call us at 613-232-5704 and discuss your claim with our licensed brokers otherwise, you can reach our 24 hour claims service at 1-800-722-9556.

My income has been impacted by COVID-19. Can I get some relief from my insurance?

We understand this can be a challenging time financially. Many providers are offering different options to assist with relief on a case-by-case basis. Our licensed brokers will help find the best option for you, from changing the use of your vehicle, adjusting your annual kilometres or reducing driving coverages. Some companies are also providing temporary credits or adjustments to your premium installments. You can let us know of changes by clicking on the COVID 19 link above.

Can I defer a monthly payment?

Flexible payment options, payment deferrals and payment plan adjustments are being offered by most companies, call or email us to discuss what works best for you.

My recent payment was returned as NSF, what will happen to my policy?

During this time, most companies are waiving NSF fees. Contact us to make arrangements for replacement of payment or discuss other options.

I am a business owner, is there coverage for loss of income while I am closed? Do I need to take any special steps during this time?

Business interruption coverage is initiated when a business must close due to a physical loss, coverage due to pandemic is generally excluded. Coverages however can be modified to reflect lower stock and/or revenues. Reach out to one of our commercial brokers here commercialteam@tannerinsurance.com or fill out the COVID19 form to let us know of your changes. In the meantime, here are some general tips to avoid a claim:

Tips to Avoid a Claim

Most insurance companies require business be checked daily. Here are some common ways you can assist in preventing claims from occurring and minimizing damages to your business:

- Keep some lights on.
- Ensure security systems and critical utilities remain connected
- Turn off water supply if practical and regularly check sump pumps
- Remove ALL cash, receipts and valuables.
- Post signage indicating “No cash or valuables on premises” as a deterrent
- Remove visible alcohol
- Deactivate all scheduled access usual to business such as maintenance and delivery
- Disconnect all kitchen gas lines from their gas source.
- Make regular site visits to your business and to manage inventory and storage conditions (consider scattering the times this is done to not establish a pattern).

Still have questions or need to review further details about your policy? Reach out to commercialteam@tannerinsurance.com and a licensed broker will be happy to assist you.