



# AUTO INSURANCE HOME INSURANCE BUSINESS INSURANCE

What are the effects of COVID-19?



## AUTO

If the use of your vehicle has dramatically changed, that is, you are no longer using your car for work or perhaps not commuting to work any longer, please let us know. Our staff can review your policy and see if any temporary measures can be taken.

If your car is not being used or operated at all and will remain that way for the foreseeable future, please let us know. The option may exist to reduce the coverage to comprehensive only. This only applies if the vehicle is **NOT GOING TO BE USED OR OPERATED FOR ANY REASON.**

## HOME

If as a result of the COVID-19 pandemic you are temporarily using your home differently, for example, you are working from home where you did not work from home previously, such a temporary change will not affect your premium or your ability to make a claim. If you have questions about this temporary measure, please get in touch with one of our team members at Gateway.



## BUSINESS

If as a result of the COVID-19 pandemic you have reduced or stopped business operations, or have vacated your business property, it is important to report those changes to one of Gateway's offices. Depending on the changes in your risk profile, there may be potential premium relief options. Talk to your Commercial Representative at Gateway right away.

IF YOU HAVE AN INQUIRY, OUR TEAM IS READY TO ANSWER YOUR QUESTIONS.

All our staff are safe, with many working from home.

*Stay safe. Stay well. We will get through this together.*