

Pandemic Coverage Information

At Federated Insurance, we're here to help you during this difficult time. We know that businesses face many challenges during a crisis and that insurance coverage may be one of your concerns. That's why we've developed this resource to help answer questions many of our customers are asking.

If you still have questions or require further support, please contact your Commercial Insurance Specialist. If you're not insured with Federated Insurance, we suggest that you contact your insurance provider.

Are my business premises covered if they're unoccupied for a period of time during the pandemic?

Yes, your policy will continue to cover your premises and respond to claims in accordance with terms and conditions. Please contact your Commercial Insurance Specialist for the details of coverage within your policy.

Is there any coverage for legal actions against me resulting from the pandemic?

Your Commercial General Liability coverage has no pandemic exclusion, therefore coverage will respond to allegations of negligence related to the pandemic, subject to the terms and conditions of the policy.

Is there any business interruption or business income coverage in the event I close, experience a loss of revenue or have increased expenses through the period of the pandemic?

Most business interruption or business income policies do not cover losses directly resulting from a pandemic event. Please contact your Commercial Insurance Specialist for the details of coverage within your policy.

Do I have coverage for costs related to an event I was holding but ended up cancelling?

Our policy does not cover event cancellation.

If I'm temporarily donating, or renting, trailers to be used by health care workers during COVID-19, am I covered under my Federated Insurance policy?

- If you're supporting relief efforts by temporarily donating RV units insured by Federated, whether they're licensed or unlicensed, coverage under your policy will continue to apply. No change is required if this donation is temporary and only for the duration of the pandemic.
- If you're temporarily renting unlicensed units insured by Federated for compensation during the pandemic, coverage under your policy will apply.
- If you're renting licensed units for compensation, whether during or after the pandemic, you should contact your Federated Commercial Insurance Specialist to ensure you have the proper automobile coverage for your province. An additional premium may apply.
- If you're insured with a different company, we encourage you to contact your insurance provider for guidance related to this topic.

How should claims be reported?

Please report any non-emergency claims online at www.federated.ca.

For questions about claims already in process, contact your regional Claims team:

- Western Canada: westernclaims@federated.ca
- Ontario: OntarioClaims@federated.ca
- Quebec: sinistresquebec@federated.ca
- Atlantic Canada: atlanticclaims@federated.ca

Urgent claims should be reported by calling 1.855.616.6262.