



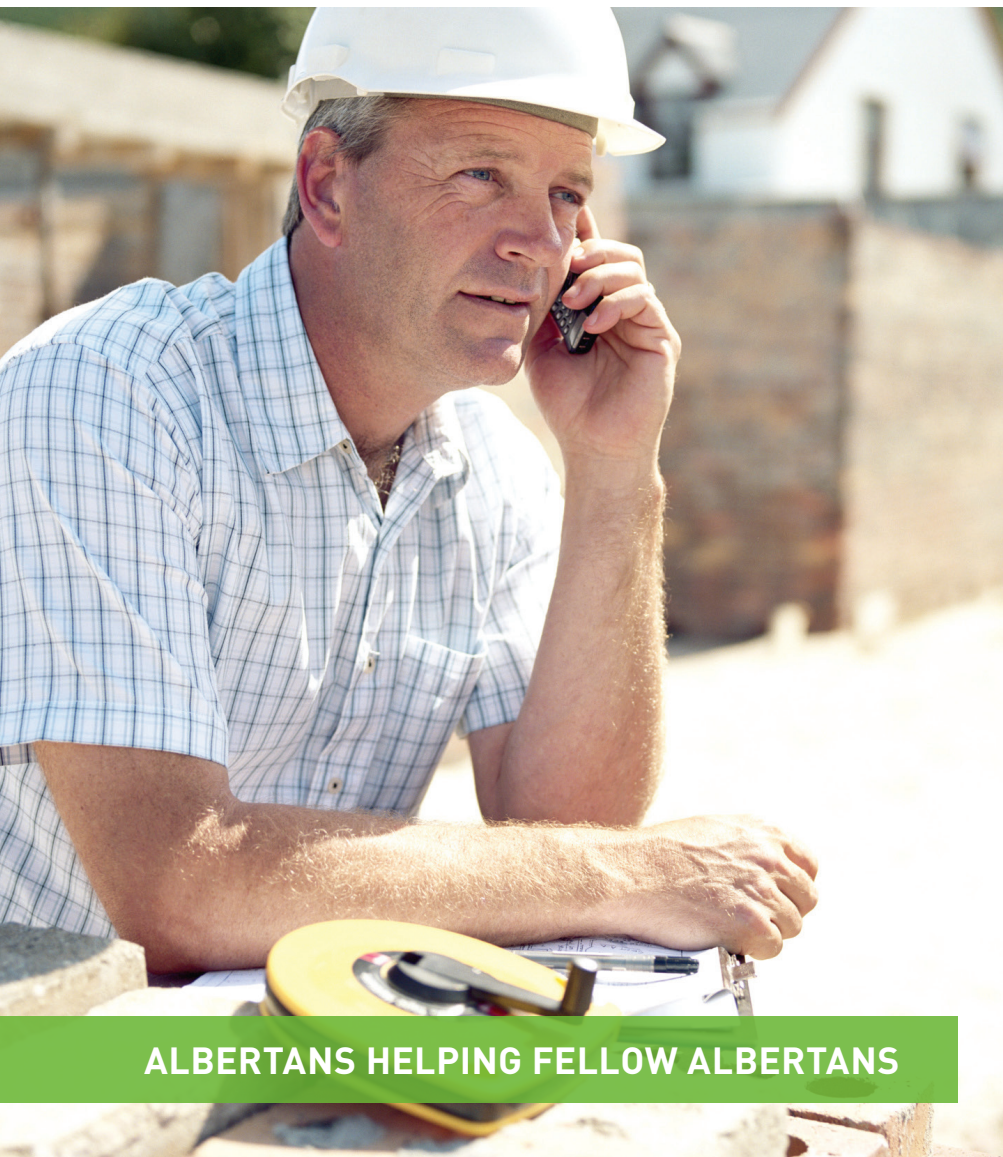
INSURANCE BROKERS

EMAIL: Info@cmbinsurance.ca PHONE: 780-424-2727

FAX: 780-424-4612 www.cmbinsurance.ca

IF YOU HAVE BEEN IMPACTED BY COVID-19...

WE ARE HERE TO HELP IN ANY WAY WE CAN.



ALBERTANS HELPING FELLOW ALBERTANS

Can CMB help
with Emergency
Assistance to reduce
operating costs to
Increase Cash Flow?

Do you need Emergency
Support for Your
Business Operations?

Do you need, Emergency
Loans/Subsidies/Rebates,
to improve cash flow for
Your Business?

Do you, or your recently
laid off employees,
need Personal
Emergency Benefits?

Navigating the
Canada Emergency
Response Benefit &
Employment Insurance

*Note: This document is meant as a basic guide and does not replace professional guidance. Care has been taken in creating this guide, and we are not liable for any financial outcomes.




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Can CMB help with Emergency Assistance to reduce operating costs to Increase Cash Flow?

ASSISTANCE	QUESTION?	CONTACT
Business Insurance	<ul style="list-style-type: none"> · As business operations slow down, how can I reduce my monthly cost? What options are available? · What does my business interruption policy cover while we are forced to shut down or work from home? · Does my insurance policy cover office equipment offsite at people's homes? · If my office is vacant what are my responsibilities as an owner/tenant? · What should I pay attention to in my policy if/when I am parking my equipment in the yard? 	CMB Insurance Brokers T: 780-424-2727 E: info@cmbinsurance.ca
Personal Insurance	<ul style="list-style-type: none"> · What options do I have to either reduce/defer my monthly payments? · What does my insurance cover for office equipment while working from home? · Not commuting to work and need to adjust your vehicle usage on your insurance? 	CMB Insurance Brokers Rachel McKean T: 780-428-7293 E: rmckean@cmbinsurance.ca Ashlee Stouffer T: 780-428-7244 E: astouffer@cmbinsurance.ca
Insurance Premium Financing	<ul style="list-style-type: none"> · Do you need to spread your insurance payments to improve cash flow? 	Aurora Premium Financing Dan Repetowski T: 780-428-7245 E: apf@cmbinsurance.ca
Equipment Financing / Re Financing	<ul style="list-style-type: none"> · Need help freeing up cash by consolidating or restructuring debt? · Do you have the most competitive rate for your equipment financing? 	 ESSEX LEASE FINANCIAL CORPORATION Ross Sten, CEO T: 403-693-4062 E: rsten@elfc.ca



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Do you need Emergency Support for Your Business Operations?

SUPPORT	QUESTION?	CONTACT
Human Resources	<ul style="list-style-type: none">· Are you contemplating layoffs, temporary or permanent?· Do you have a work from home policy in place?· Are you considering salary roll backs?	Sara Tharakan Partner, Strategic HR Services T: 780-938-2488 E: sara@strategichrservices.com
Contract Law	<ul style="list-style-type: none">· Are you struggling to fulfill contract obligations?· Are your contractors refusing work?· Are your jobs delayed from original contract agreements?	Courtney Knox Associate, MLT Aikins LLP T: 780-969-3519 E: cknox@mltaikins.com
Construction Law	<ul style="list-style-type: none">· Have you reviewed the contracts – Notice of Delay & Force Majeure?· Are you sub-trades able to perform their duties?· Can employees still perform their duties remotely?· Are suppliers able to make deliveries as scheduled?	Dana Nowak Partner, MLT Atkins LLP T: 780-969-3506 E: dnowak@mltaikins.com



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Do you need, Emergency Loans/ Subsidies/Rebates, to improve cash flow for Your Business?

Additional Questions, Contact: Sanjeev Saha, Director of Finance, CMB Insurance Brokers
T: 780-863-2680 E: ssaha@cmbinsurance.ca

NEW BENEFIT	IMPACTS WHO	DETAILS	NOTES
Tax payments due/ owing	All filers	Deadline extended to Aug 31 with no interest/ penalty	Company could defer tax installments for Mar/Apr/May/Jun/Jul
Wage subsidy	Small to medium sized businesses that qualify	75% of wage of employee – by reducing employees’ tax deductions remitted - retroactive to March 15, 2020	Must be eligible for small business deduction – to check with accountant
Additional credit	All businesses	Additional lending from BDC and EDC	Targeted at small and medium businesses
Lower interest rates	All borrowers	Prime rate lowered by 1% to 2.95%	
Workers Compensation Board (WCB)	Private Sector Employers	Invoices for 2020 premiums have been stopped for the remainder of the year. Companies with insurable earnings of \$10M or less will get a 50% discount on their 2020 premiums	Payments already made towards 2020 premiums will be automatically refunded to employers.



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Do you, or your recently laid off employees, need Personal Emergency Benefits?

Additional Questions, Contact: Sanjeev Saha, Director of Finance, CMB Insurance Brokers
T: 780-863-2680 E: ssaha@cmbinsurance.ca

NEW BENEFIT	IMPACTS WHO	DETAILS	NOTES
GST Credit	Low and modest-income families	Maximum GST credit to be doubled for 2019-2020 benefit year	Need to file taxes by April to get benefit in May
Canada Child Benefit (CCB)	Qualify based on family income	Additional \$300 per child if qualified	Need to file taxes by April to get benefit in May
Tax filing deadline	All filers	Deadline extended from April 30 to June 1	
Tax payment deadline	All filers	Any taxes owing can be paid by July31 with no penalty/ interest	
EI waiting period waived	Individuals with no paid sick leave but forced to stay home for being sick, quarantined or caring for children	No waiting period for claiming EI sickness benefits	
Waiving medical certificate	Individuals with no paid sick leave but forced to stay home for being sick, quarantined or caring for children	No need for medical certificate to claim EI sickness benefit	
Emergency care benefit	Individuals including self-employed with no paid sick leave but forced to stay home for being sick, quarantined or caring for children	Up to \$900 bi-weekly for up to 15 weeks if quarantined, taking care of sick family member, caring for children at home	Applications will be available in April

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NEW BENEFIT	IMPACTS WHO	DETAILS	NOTES
Extended EI benefits	Unemployed and not EI eligible or reduced hours	If unemployed but not eligible for EI there is benefit payment. Also if reduced hours there is EI benefit for 76 weeks	
Mortgage deferrals	Mortgage holders facing financial difficulty	Deferral of mortgage payments for 6 months	Based on specific bank criteria and includes ATB
Epcor bill deferral	Epcor customers	Deferral of Epcor bill payments for 6 months	Need to call customer support – no criteria or check
Utility Bill holiday	Residential customers	Deferral of utility bills for 90 days – from Alberta govt.	
Isolation support	If you have been diagnosed with COVID-19, or if you are caring for a dependent so is self-isolating or if you have been directed by health authorities to self-isolate and are not receiving compensation from any other source	One-time payment of \$1,146 in April to bridge gap until Fed gov't payments start	Simple online application
Pandemic job loss or job interruption	People who lost their jobs due to the pandemic, or those required to be quarantined, or staying home to look after quarantined person or staying home to look after kids.	Up to \$2,000 per month for 4 months	