



Corporate Office #200-160 Dougall Road South., Kelowna, BC V1X 3J4 P. 250.860.4225

A Message from Westland Insurance

Hi Dean,

Thank you for your enquiry and we understand and share the concern you have around COVID-19 and the possible impacts to your business and franchisee's.

Property insurance policies were not designed to cover pandemic outbreaks. Rather, the Business Interruption portion of property policies is designed to pay the consequential reductions in revenue and/or continuing expenses and/or "extra expenses" arising from an interruption in your insured business operations which results from the direct physical loss or damage to your insured property, caused by an insured peril. However, viruses are not considered insured perils. Therefore, it is not expected that your Business Interruption Insurance coverage would be triggered by a shutdown caused by COVID-19.

(This paragraph may not apply to all YDSWM Franchisee's as it depends on their exact carrier of insurance. If they see Outbreak Expense Coverage in their Extensions of Coverage, then the following description should more or less apply but could vary slightly)

I've also reviewed other sections of the Business Interruption policy as a limited number of policies contain exceptions or "carve backs", which may provide a small and specific sublimit for "Outbreak Expense Coverage". In your case, a sub-limit of \$10,000 is included under the "Outbreak Expense Coverage" extension for limited "extra expenses" that you may incur if your business operations were interrupted as a result of a "Pandemic Outbreak" being declared by Civil Authority or Public Health Authority. However, this Outbreak Expense Coverage does not cover the costs of testing, clean-up, removal, containment or treatment.

In the case of your Commercial General Liability (CGL) Insurance coverage, this provides you with third party legal liability insurance protection against claims in which it is alleged your organization is legally liable for bodily injury and/or property damage to a third party. Your CGL policy may provide protection in the event of a coronavirus-related liability claim depending on the specific allegations in a statement of claim.

The reality is that insurance coverage against potential COVID-19 associated risks is extremely limited within the insurance marketplace. Due to the complexity in underwriting, rating and the catastrophic nature of such risks, Pandemic related Business Interruption insurance is not something that has been or is readily available.

We understand these are trying times and we hope the following information may be of some help to you.

Coronavirus disease (COVID-19): Resources for Canadian businesses

<https://www.tradecommissioner.gc.ca/campaign-campagne/ressources-entreprises-COVID-19-business-resources.aspx?lang=eng>

COVID-19 | Pandemic Preparedness for Business

<http://www.chamber.ca/resources/pandemic-preparedness/BusinessPrepGuidePanPrep2020>

Your **Dollar Store** With More

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The federal government, through the BDC, is offering support to small businesses and it is expected the provincial governments may provide additional relief.

<https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19>

The Government of Canada has waived the standard one week waiting period to provide some additional under Employment Insurance program, which may help your employees. Here is a link to further information.

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

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Ian Laidlaw

Manager, BC Commercial Branch Operations

Westland Insurance Group Ltd.

Your best coverage is our only policy

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A Message from Your Dollar Store With More

Dear Visitors,

The safety and health of our customers and staff are of the utmost importance to us and we are continuing to follow the recommendations of Public Health agencies.

We remind customers and staff to practice the preventative protocols listed by CDC including:

- Avoid close contact with people who are sick
- Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.
- Avoid touching your eyes, nose and mouth
- Clean and disinfect frequently touched objects and surfaces
- Stay home when you are sick except to get medical care
- Maintain social distance between yourself and others
- Do not share food, drinks, utensils, etc.

Secondly, please aware we are doing what we can to keep quantities of in demand product in stock.

Due to Supply chain interruptions and product shortages, many manufacturers are raising prices on certain product. In turn, this forces us to have to adjust pricing accordingly in order to be able to continue to offer key items our customers are looking for.

We are monitoring the Covid 19 situation as best we can, so we can react appropriately to this ever-changing set of circumstances.

Thank you for your continued support

STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.



Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



For more information: www.cdc.gov/COVID19

