



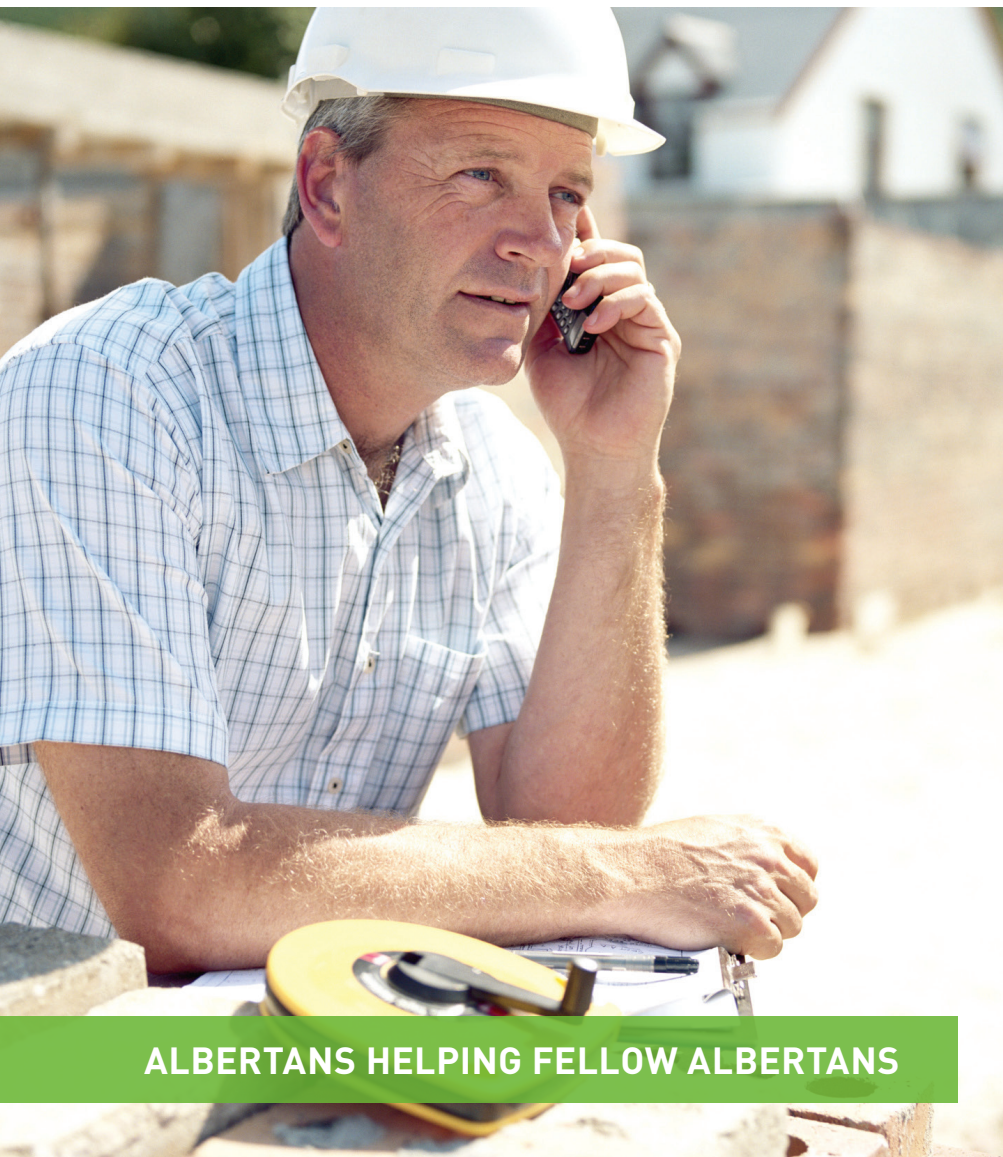
INSURANCE BROKERS

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 | |