



NEWFOUNDLAND AND LABRADOR
MEDICAL ASSOCIATION

April 13, 2020

TD Insurance Customer Relief: Helping Canadians Impacted by COVID-19

As a benefit of membership, NLMA members qualify for preferred rates with TD Insurance. The following is for members who have home or auto insurance with TD:

Today, TD Insurance (TDI) reaffirms its commitment to Canadians through clear measures that deliver relief. Whether you own a home or lease, finance, or own your vehicle, it is our responsibility to make sure that insurance services continue to be accessible and flexible for Canadians – when our customers need us most.

- **Premium payment deferral.** Eligible TDI home and auto customers who are impacted by COVID-19 can request up to a 90-day monthly payment deferral on insurance premiums.
- **Premium adjustments.** Temporary premium adjustments to reflect changes in personal vehicle usage are also available for eligible auto insurance customers whose driving habits have changed significantly and those who are using their vehicles less frequently as physical distancing, work from home, and other health measures have taken effect across our communities.
- **Elimination of NSF penalties.** Additional COVID-19 relief for TDI home and auto customers includes the waiving of Non-Sufficient Funds (NSF) fees that may occur on policies during this global health pandemic.
- **Suspension of policy cancellations.** We have temporarily suspended the cancellation of home and auto insurance due to non-payment.

*Representing and supporting a united medical profession and providing leadership
in the provision of excellent health care in Newfoundland and Labrador*