



# COVID-19 – Resource Information

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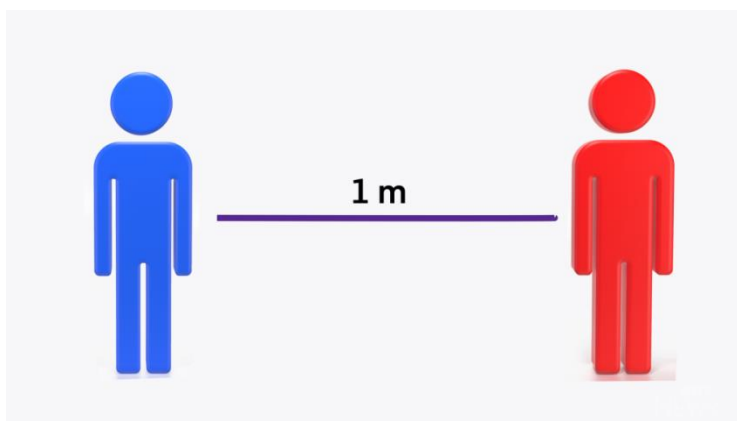
## How to Practice Social Distancing

There are many ways to practice physical distancing:

- Stay home as much as possible
- Use technology to keep in touch with friends and family
- Host virtual play dates for your kids
- Use food delivery services or online shopping
- Exercise at home or outside alone
- Work from home and conduct virtual meetings

### In public

- Keep about two meters (six feet) or the length of a queen-sized bed apart when possible
- Keep your hands at your sides
- Greet others with a wave instead of a handshake, a kiss or a hug
- Shop or take public transportation during off-peak hours when possible
- Avoid crowded places and all in-person gatherings of any size are strongly discouraged.
- Limit contact with people at higher risk of getting sick (e.g. older adults and those in poor health).



[http://www.bccdc.ca/health-info/diseases-conditions/covid-19/common-questions?utm\\_campaign=20200313\\_GCPE\\_AM\\_COVID\\_1\\_ADW\\_BCGOV\\_EN\\_BC\\_TEXT](http://www.bccdc.ca/health-info/diseases-conditions/covid-19/common-questions?utm_campaign=20200313_GCPE_AM_COVID_1_ADW_BCGOV_EN_BC_TEXT)

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We acknowledge the financial support of the Province of BC, Brain Injury Alliance & Fraser Health Authority ABI Services



## Banking and Mortgage Assistance

Effective immediately, Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as:

- pay disruption due to COVID-19;
- childcare disruption due to school closures;
- or those facing illness from COVID-19.

This support will include up to a six-month payment deferral for mortgages, and the opportunity for relief on other credit products.

### Royal Bank of Canada

**RBC** has said it will be by cutting interest by 50 per cent for small business and personal clients who are already deferring minimum payments on their credit cards.

Starting on April 6, clients who qualify will be able to take advantage of the change.

In order to be considered, clients will have to do a financial review with an RBC advisor, and once approved, the 50 per cent difference will be credited to their account.

### CIBC

**CIBC** is also offering up to six months of mortgage relief and some relief on loans.

**CIBC** is reducing credit card interest. In a release, the bank has said that clients who are experiencing financial problems and request to skip a payment will get a temporary lower annual rate of 10.99 per cent. That will be retroactively applied to March 15 for those who already received relief.

### Bank of Montreal

There is a relief program now available for BMO customers who have been affected by COVID-19 and are facing financial challenges. If you are a personal banking customer, please visit their website [Financial relief page](#) so they can help. For further information visit their website at <https://www.bmo.com/main/personal/bmo-branches-coronavirus-update/>



## Car Insurance

### ICBC Car Insurance

Customers on a monthly Autoplan payment plan, who are facing financial challenges due to COVID-19, can defer\* their payment for up to 90 days with no penalty. Payment deferral is also available for fleets.

Please use the [online resource tool](#) to apply for a deferral, by 6 pm at least one business day before your next payment is due. You will receive an email confirming receipt of your request after the request has been processed.

Please note the total sum of deferred payments will be withdrawn on your requested date of deferral. If you are approaching your deferral payment due date and you do not want this payment withdrawn on that date, please call us at 604-661-2723 or 1-800-665-6442 to discuss payment options.

***\*Payment deferral refers to the postponement, or delay, of payment owed, not payment forgiveness. You will be making the deferred payment at a later date.***

Fleet customers now have the option to suspend their insurance instead of cancelling their plates. We are waiving the new plate fee when re-plating or adding a new vehicle to their fleet.

For non-fleet customers, we are waiving cancellation and plating fees associated with cancelling and re-plating at a later date.

ICBC customers – including volunteers – will now be able to use their vehicles for the delivery of essential goods, such as food or medical products and services, without changing their insurance or paying a higher premium.

Customers whose Learner Driver's Licences (class 5-8) expire during the pandemic will not have to pay the fee for the first knowledge test once testing resumes.

### Other Car Insurance Carriers

**If you carry optional car insurance through another insurance company, please contact them directly to see how they are helping customers through the COVID crisis.**



## Telephone

### Telus

#### For Home Services customers:

- Waiving home internet overage charges<sup>1</sup> for customers without unlimited data plans until April 30
- Fees waived for the next two months for families currently participating in our Internet for Good program.
- Offering FREE channel previews on Optik TV – [View channel previews](#)
- Offering [TELUS Online Security Basic](#)

#### For all customers: (1st month free)

- Powerful protection for your connected devices, online privacy and personal information.
- Pausing the in-flight increase to Long Distance Pay-Per-Minute phone plans, with credits automatically applied to April bills for customers who have incurred incremental costs in March.

#### For Mobility customers:

- Waiving all Easy Roam®, Travel Passes and pay-per-use roaming charges<sup>2</sup> for postpaid and small business customers until April 30.
- Offering FREE educational activities encouraging families to '[Learn, Do and Share](#)' with our friends at Microsoft
- Offering FREE TELUS Wise digital safety [online workshops](#) and printable [activities](#) for youth
- Offering flexible payment options for consumer and small business customers who have been financially affected by the crisis.

### Shaw

If you are having any concerns paying your monthly Shaw Internet bill due to hardship resulting from the COVID-19 situation, contact them at 1-844-330-7429 to discuss your options.

All Shaw Cable and Shaw Direct customers have been given access to a number of channels for free during this period to help keep them informed and their family entertained.

To ensure their customers have reliable and up to the minute information they've included CBC News Channel, CTV News Channel, CP24, LCN and RDI (subject to availability). For kids at home they have also included Family, Family JR, CHRGD and Treehouse TV



# Fraser Valley Brain Injury Association

## Rogers

These changes have been automatically applied and customers are not required to take any action.

### Waiving long distance

Waiving long distance charges for wireless and wireless home phone consumers and small businesses for calls to anywhere in Canada until April 30.

### Waiving roaming fees

Waiving Roam Like Home and all pay-per-use roaming fees [in all countries where they offer roaming](#) for all postpaid consumers and small businesses travelling outside of Canada between March 16<sup>th</sup> and April 30<sup>th</sup> 2020.

### Keeping you connected

Rogers will also be ensuring that services will not be suspended or disconnected for any customers experiencing financial difficulties over the next 90 days. In addition, we will support their customers facing financial uncertainty because of COVID-19 with more flexible payment options.

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Know your limit. play within it.





## Utilities

### BC Hydro

#### COVID-19 Customer Assistance Program – BC Hydro - COVID-19 Relief Fund

If you've lost your job or income, the Relief Fund provides you with a credit to your account to reduce your bill.

- The credit will be equal to three times your average monthly bill.
- You will not have to pay this back.
- The application window is open and you can apply until June 30, 2020.

This new fund is in addition to the other services they offer:

- The COVID-19 Customer Assistance Program gives you the option to defer payments or arrange a flexible payment plan to help you pay your bills.
- The [Customer Crisis Fund grant](#) is a one-time grant for residential customers dealing with financial hardship of job loss, illness or loss of wages.

For more information: <https://www.bchydro.com/index.html>

### Fortis BC

#### Waiving late payment fees

Fortis BC has waived all late payment fees for natural gas, electricity and propane bills. This means that if you have a balance currently owing, you will not have to pay a late fee. This applies to homeowners, renters and small businesses. They understand you have many concerns right now, and they're here to work with you to bring your account up to date without penalty

#### Suspending disconnections

At this time, Fortis BC will not disconnect any customer from the energy they need, whether it be natural gas, electricity or propane, due to financial hardship – regardless of the amount owing.

#### Flexible payment options

Fortis BC customer service representatives are here to help if you're facing financial difficulty for any reason. Together, they'll tailor a flexible payment solution that will fit your needs. Call them about your concerns and allow their team to help you find a way forward. You can reach them, Monday to Friday, 7 a.m. to 5 p.m. at:

- Natural gas - [1-888-224-2710](tel:1-888-224-2710)
- Electricity - [1-866-436-7847](tel:1-866-436-7847)

You can also email them at [gas.customerservice@fortisbc.com](mailto:gas.customerservice@fortisbc.com) or [electricity.customerservice@fortisbc.com](mailto:electricity.customerservice@fortisbc.com) and access your [Account Online](#).