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Regulatory Update – CAFII Executive Operations Committee, April 21, 2020

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Table of Contents

Federal/National	1
Financial Consumer Agency of Canada (FCAC)	2
FCAC Issues Advisory On COVID-19 And How FCAC Is Responding	2
Canadian Council of Insurance Regulators (CCIR)	3
CCIR Finalizes And Publishes 2020-23 Strategic Plan Without Meaningful Industry Consultation	3
CCIR/CISRO Publish Communique On COVID-19 And Regulators’ Expectations And Forbearance	3
Canadian Life and Health Insurance Association (CLHIA)	4
CLHIA Issues Advisory On Travel Cancellation Insurance And Airline Vouchers Or Credits	4
CLHIA Encourages Consumers To Use Online Portals To Check Status Of Travel Insurance Claims	5
Provincial/Territorial	5
British Columbia	5
Government of British Columbia	5
Government of BC Gives Green Light To Electronic Annual Meetings	5
British Columbia Financial Services Authority (BCFSA)	6
BCFSA Publishes Business Continuity Plans And Regulatory Forbearance Concessions	6
BCFSA Rule-Making Authority Is Key To <i>FIA Amendment Act, 2019</i> : Borden Ladner Gervais.....	7
Insurance Council of BC	10
Insurance Council Extends Deadline For Licensees To Complete CE Requirements	10
Ontario	10
Financial Services Regulatory Authority of Ontario (FSRA)	10
FSRA Appoints Former Canadian Life Insurer CEO To Its Board Of Directors.....	10
Ontario Government Extends Terms Of Three FSRA Board Of Directors Members	11
FSRA Publishes COVID-19 Updates Re Business Continuity Plan And Regulatory Forbearance	11
Québec	13
Autorité des marchés financiers (AMF)	13
AMF Publishes Advisory On COVID-19 And Travel Insurance.....	13

Federal/National

Financial Consumer Agency of Canada (FCAC)

FCAC Issues Advisory On COVID-19 And How FCAC Is Responding

On April 9/20, the Financial Consumer Agency of Canada (FCAC) issued the following consumer advisory on its website with respect to the COVID-19 pandemic and how the FCAC was responding:

The Financial Consumer Agency of Canada (FCAC) is monitoring the evolution of COVID-19 and continuing to assess its impacts on financial consumers as well as banks and other regulated entities (REs).

We are updating our information and resources for consumers to help them protect and manage their finances during this difficult time, in addition to being in regular contact with REs and monitoring their responses to the crisis.

Engagement with regulated entities such as banks

FCAC has been encouraging REs to find ways to ensure that consumers continue to have access to financial services at a reasonable cost and with the safety and security they have come to expect.

We are adjusting our regulatory expectations of REs in the current environment, while ensuring that they continue to comply with their legislative obligations, voluntary codes of conduct and public commitments. We recognize that REs will need to reassign and re-prioritize their own internal resources in response to COVID-19 and we will work closely with them to minimize the impact of regulatory requirements on their efforts to deliver essential services to Canadians.

Communicating to consumers in a timely manner

In the interest of public health, banks have adjusted branch hours and instituted some temporary branch closures. Banks are also working to offer to consumers interim banking solutions to help meet their banking needs.

As the situation evolves, FCAC expects banks to continue to communicate with consumers in a timely manner about any changes that will impact them.

Financial relief

A number of REs have demonstrated leadership by providing consumers with assurances that they will find ways to accommodate temporary financial hardships caused by COVID-19, including waiving fees and providing flexibility on certain payments.

FCAC will be monitoring the public commitments that banks and other REs are making to accommodate the financial hardships of consumers.

Support and advice for consumers

Some consumers may experience financial pressure as a result of COVID-19. If you are facing financial hardships, you should contact your bank or financial service provider promptly to discuss your particular situation.

For help in understanding your options, we encourage you to consult our wide range of resources on canada.ca/money, which includes a [new resource with advice on managing your finances during this challenging time](#). We will update this new resource as the situation evolves.

If you have an issue with a financial institution, you have the right to make a complaint by using its [complaint-handling process](#). Consumers can also access information and report a complaint directly with FCAC by calling toll-free at 1-866-461-3222 or using our [online form](#).

FCAC encourages all Canadians to follow the advice of public health experts that can be found by visiting canada.ca/coronavirus.

Canadian Council of Insurance Regulators (CCIR)

CCIR Finalizes And Publishes 2020-23 Strategic Plan Without Meaningful Industry Consultation

In April 2020, CCIR published its 2020-23 Strategic Plan, found on the Council's website here: <https://www.ccir-ccra.org/Documents/View/3579>.

The new CCIR Strategic Plan was finalized without meaningful industry consultation. Preliminary dialogue with industry stakeholders about what key issues and themes should be addressed in the Council's 2020-23 Strategic Plan took place as part of CCIR's round of annual stakeholder meetings in November 2019. However, the industry, including CAFII, was expecting a more formal and thorough round of consultation about Strategic Plan, which never took place.

CCIR/CISRO Publish Communique On COVID-19 And Regulators' Expectations And Forbearance

On April 2/20, CCIR and CISRO jointly published the Communique below on their websites with respect to COVID-19 and regulators' expectations and forbearance.

In contrast to a subsequent April 21/20 CCIR/CISRO Communique to the industry on COVID-19, the April 2/20 Communique below was not sent directly to industry Associations and other stakeholders:

It is crucial during the period of disruption created by the emergence of COVID-19 that Canadian consumers have access to insurance products and services and remain confident that they will continue to be treated fairly.

As both regulators and industry adapt to the operational realities resulting from the COVID-19 pandemic, the Canadian Council of Insurance Regulators (CCIR) and the Canadian Insurance Services Regulatory Organizations (CISRO) have formed working groups to coordinate engagement with the industry and support the development of harmonized solutions.

The COVID-19 working group meetings are occurring more frequently at the outset. Working group meetings have already taken place with the Canadian Life and Health Insurance Association (CLHIA) and the Insurance Bureau of Canada (IBC). The issues raised to date include challenges with fulfilling legislative and regulatory requirements, business operational impediments and consumer service-related constraints.

As many businesses are operating remotely and responding to new operational challenges, CCIR reviewed the reporting due dates for the Annual Statement on Market Conduct (ASMC) and agreed that the ASMC filing deadline will be extended by about 60 days, to July 1, 2020.

With due consideration of the current operational environment, CCIR members also agreed that reasonable efforts will be made to manage requests for information and to coordinate these where possible. Notwithstanding this agreement, member regulators will not be constrained in obtaining information required to ensure appropriate regulatory oversight within their respective jurisdictions. "Our aim is to facilitate open discourse by working collaboratively with members and the industry to identify solutions, without compromising consumer protection," said Patrick Déry, CCIR Chair. The CISRO Chair, Ron Fullan, added, "Together, we will continue to support business continuity of the insurance sector and fair treatment of customers during this period of significant change."

Canadian Life and Health Insurance Association (CLHIA)

CLHIA Issues Advisory On Travel Cancellation Insurance And Airline Vouchers Or Credits

On April 1/20, CLHIA issued the following consumer advisory on its website with respect to travel cancellation insurance and airline vouchers or credits:

Some travel insurance policies provide coverage that may pay for costs that consumers cannot recover when trips are cancelled. In the past, travel service providers usually provided consumers with refunds where the service provider was unable to provide service. Over the past month, many service providers have changed this practice and are now offering vouchers or credits that consumers can use for future travel.

On March 25, 2020, the Canadian Transportation Agency updated its endorsement of the use of vouchers or credits as an appropriate approach for Canada's airlines as long as these vouchers or credits do not expire in an unreasonably short period of time.

Travel insurers are advising policyholders that if you have been offered this type of full credit, or voucher for future use by an airline, train or other travel provider, in many instances, under the terms of your insurance policy you will not be considered to have suffered an insurable loss.

Customers are encouraged to consider the above and review the terms of your policy prior to submitting a claim for trip cancellation coverage. You should also check your insurer's website for guidance that may be posted. Each insurer will assess the particulars of each circumstance in accordance with the terms and conditions of your policy.

Disputes over refunds and credits should be directed to your travel service provider, transportation carrier or the Canadian Transportation Agency. You can find the contact information for your insurer in your contract or at <https://www.olhi.ca/for-insurers/member-list/>.

CLHIA Encourages Consumers To Use Online Portals To Check Status Of Travel Insurance Claims

On April 16/20, CLHIA issued the following consumer advisory on its website to encourage consumers to use online portals to check the status of their travel insurance claims:

To help them process a very high number of claims, Canada's travel insurers are encouraging clients to use online portals, where they are available, to check their claims rather than contacting call centres.

Travel insurers' call centres are currently receiving an unprecedented number of calls and insurers are working to respond to everyone as quickly as possible.

To help reduce wait-times for yourself and those who are trying to make a claim, please do not contact your insurer's call centre except to initiate a claim.

If you wish to know the status of a claim, please consider using your insurer's online portal, where available, rather than calling. Call centre agents have access to the same information available to you on the online portals. In most cases, clients will be contacted by email or by mail once their claim has been processed.

Due to the unprecedented volumes of claims, it may take several weeks for your claim to be reviewed by your insurer. Please check your insurer's website for FAQs that may assist you.

We thank you for your patience, cooperation and understanding given the unprecedented volume of travel claims right now. If you need to find your insurer's website, check your contract or visit www.olhi.ca/for-insurers/member-list/. To learn more about how the life and health insurers are responding to COVID-19, visit www.clhia.ca/covid19information.

Provincial/Territorial

British Columbia Government of BC

Government Of BC Gives Green Light To Electronic Annual Meetings

On April 21/20, the government of British Columbia announced that corporations will be permitted to hold their annual general meetings (AGMs) or special meetings electronically during the ongoing Covid-19 emergency.

The government's order overrides requirements under various provincial statutes that prohibit electronic meetings, and it overrides companies' own rules and by-laws.

“Each company, society and co-operative should consider which meeting method best suits its needs, such as Zoom, Skype or telephone conference calls, as long as each participant is able to communicate and vote, if needed,” the province said.

For online meetings, companies should consider providing a telephone option for people who don't have access to a computer.

“In addition to electronic meetings, all corporations will be able to hold hybrid meetings, giving people the option to participate in-person or electronically,” the government said.

Recently, the Supreme Court of BC ruled that a pair of companies, which are required to hold their AGMs by July 1, could have until the end of the year to host their annual meetings.

BC Financial Services Authority (BCFSA)

BCFSA Publishes Business Continuity Plans And Regulatory Forbearance Concessions

In March and April 2020, the BC Financial Services Authority (BCFSA) posted announcements on its website related to its business continuity plans and regulatory forbearance concessions arising from COVID-19. The two announcements are reprinted below.

Business Continuity Plans

In light of the COVID-19 pandemic, BCFSA has taken several steps to help ensure the continued safety of our employees and members of the public while continuing to deliver against our mandate. BCFSA has activated its Business Continuity Plan (BCP) until further notice with all employees working remotely.

Reception at BCFSA's Vancouver offices has been closed until further notice. Documents sent through regular mail should be sent electronically. For items that have been traditionally provided by registered mail, please reach out to your BCFSA business contact to arrange secure electronic delivery.

All regulated entities and sectors are now required to make fee payments electronically. Mortgage brokers will continue to make fee payments through the mortgage broker e-filing system. All other fee payments to BCFSA should be made via electronic funds or wire transfers; instructions are available from your BCFSA business contact.

If you have questions, please contact your relationship manager or business contact via their BCFSA email address or phone number. We can also be reached at (604) 660-3555 and via the following email address: Insurance: insurance@bcfsa.ca.

Regulatory Forbearance Concessions

The BC Financial Services Authority (BCFSA), in response to the COVID-19 pandemic and resulting disruptions, is extending the deadlines for several regulatory filings, until further notice. Refer to appendix A for details.

These extensions will apply automatically, and insurance companies are not required to make requests to BCFSa for these extensions. Given the nature of challenges facing us, information sharing between regulators and insurance companies is critical to ensure that regulatory expectations are understood, and so that we comprehend the challenges that you may face. We encourage you to establish regular check-ins with your BCFSa Relationship Manager or your primary regulator to ensure a timely exchange of information. If you have any immediate questions or concerns, please contact Sandra Vogt, Acting Director Financial Reporting and Standards at sandra.vogt@bcfsa.ca.

APPENDIX A

Regulatory Filing Deadline Extensions

BCFSa is extending the below noted filing deadlines until further notice. Insurance companies are not required to request these extensions. These extensions will apply automatically. BCFSa will not apply late filing penalties for submissions received within the extended deadlines.

<i>Filing</i>	<i>Frequency</i>	<i>Extension from Currently Required Filing Date</i>
<i>Personal Information Return (PIR)</i>	<i>Ad hoc</i>	<i>30 days</i>
<i>World-wide Annual Financial Statements</i>	<i>Annual</i>	<i>60 days (until July 31)</i>
<i>IFRS 17 Progress Reports</i>	<i>Semi annual</i>	<i>Suspended until further notice</i>

BCFSa recognizes that insurance companies may have difficulty meeting deadlines for other regulatory filings. Insurance companies requiring extensions to filings not listed above

BCFSa Rule-Making Authority Is Key To FIA Amendment Act, 2019: Borden Ladner Gervais (BLG)

The following is an excerpt from a BC *Financial Institutions Amendment Act, 2019 (Bill 37)* analysis article which was published by the Borden Ladner Gervais (BLG) law firm on February 21/20:

BCFSa: Changing BC’s Regulatory Framework For Financial Institutions

On November 20, 2019, the Legislative Assembly of British Columbia passed the third reading of the newly introduced Bill 37, the Financial Institutions Amendment Act, 2019 (Bill 37), which received royal assent on November 28, 2019. The purpose of Bill 37 is to modernize the legislative framework, enhance consumer protections and help maintain public confidence in BC’s financial institutions. Bill 37 makes significant changes in the operations of credit unions, insurance companies and intermediaries and trust companies.

On November 1, 2019, certain Financial Services Authority Act provisions came into force, which gave the BC Financial Services Authority (the BCFSa) powers over the Financial Institutions Act, Credit Union Incorporation Act, Insurance Act, Insurance (Captive Company) Act, Mortgage Brokers Act, and Pension Benefits Standards Act.

Essentially, the BCFSa has replaced the Financial Institutions Commission (FICOM) as the province’s financial institution regulator. The changes in Bill 37 are a part of this shift to the new regulator in British Columbia.

The BC Financial Services Authority (BCFSA)

A key aspect of the new legislation is that Bill 37 grants the BCFSA rule-making powers and establishes procedures for making those rules. This new rule-making power is important as offenses and penalties under the Financial Institutions Act have been extended to apply to contraventions of the rules established by the BCFSA, as well as an increase in fines. Bill 37 grants rule-making powers to the BCFSA in many different areas. Some of the key changes that Bill 37 makes to the Financial Institutions Act allow the BCFSA to make additional rules surrounding those alterations.

For example, financial institutions must comply with capital and liquidity requirements prescribed by regulation, but must also comply with capital and liquidity requirements set out in rules made by the BCFSA. The BCFSA can make rules respecting the adequacy of liquid assets and the capital base of financial institutions, which types of assets and liabilities constitute the capital base, how those assets and liabilities are valued, as well as other rules respecting capital and liquidity. In addition, a credit union needs the BCFSA's written consent before engaging in certain activities if the amount of its capital base fails to meet prescribed requirements.

Bill 37 requires insurance companies and credit unions to adopt and comply with a code of market conduct. The BCFSA can make rules respecting these codes' form and content, as well as the manner and time in which they need to be filed. Insurance companies must adopt a code of market conduct, created by the BCFSA. Credit unions have the opportunity to establish their own code of market conduct by having their board of directors file it with the BCFSA. However, the BCFSA can require that amendments be made to the codes at any time, or even force a code of market conduct on a credit union who does not adopt its own.

Financial institutions' committees who are appointed under section 135 of the Financial Institutions Act are now responsible for monitoring and evaluating risks to the financial institution in addition to their existing duties. This includes monitoring and evaluating risks that may be imposed by regulations or under the new rule-making power of the BCFSA, and reporting those risks to the directors of the financial institution.

After consulting a financial institution, the BCFSA may designate it as a domestic systemically important financial institution if the BCFSA believes that the failure of the financial institution could cause significant disruption to the financial system. The BCFSA may base its decision on one or more factors, which include the financial institution's interconnectedness with other financial institutions, its substitutability by other financial institution, its size, and its complexity in relation to its business, structure, and operations. The BCFSA may establish requirements through its rule-making powers for these financial institutions and extra-provincial corporations that are designated as such.

Some additional areas where the BCFSa may make rules respecting financial institutions and extra-provincial corporations include corporate governance, market conduct, operational oversight and risk management.

The BCFSa may make rules regarding insurance issued through electronic agents and respecting oversight by restricted insurance agent licensees of their employees and agents. In addition, the BCFSa can adopt, in whole or in part, rules or guidelines of other financial services regulatory authorities along with any changes it considers appropriate. It can also make rules regarding the methodology for deposit insurance assessments, funding requirements and corporate governance of reciprocal exchanges, and methods of determining certain amounts under the Credit Union Incorporation Act.

The good news for financial institutions is the BCFSa must publish any proposed rules or rule changes for public comment before they can be made, amended or repealed. This provides financial institutions with the ability to comment on any proposed rules or rule changes prior to their enactment. In addition, the minister must consent to any rules or changes, providing another layer of checks and balances for stakeholders. If any of the rules that are implemented conflict with regulations, then the regulations will take precedence over the conflicting rule.

Other Important Changes Under Bill 37

Although the most significant changes in Bill 37 relate to the new powers of the BCFSa, there are other changes to the Financial Institutions Act and Credit Union Incorporation Act that should be considered:

- *Credit unions are required to establish procedures for dealing with complaints. These procedures must be published on the credit union's website and they must be provided in writing to any person who requests them;*
- *Extra-provincial corporations must file a report outlining its financial affairs, market conduct and risk management practices and corporate governance with the Superintendent of Financial Institutions. The Superintendent may specify the intervals in which these filings need to be made, which may be different for extra-provincial credit unions, extra-provincial corporations and extra-provincial trust corporations.*
- *Supervisory information and self-evaluative compliance audit documents are privileged information. Some of the privileged information includes:*
 - *Ratings assigned to the financial institution to assess its financial condition or other similar ratings*
 - *Information about any stage of intervention made by the BCFSa or superintendent;*
 - *Reports made by or at the request of the BCFSa or Superintendent as a result of an examination, audit, inspection or investigation of a financial institution made under this Act, including any related correspondence; and*

- A document or component of a document that contains recommendations, evaluative or analytical information prepared by or on behalf of a financial institution, the BCFSa, or the Superintendent as a result of or in connection with a self-evaluative compliance audit. This is not an exhaustive list and there are certain limitations attached to the privileged information that is not discussed here.
- The Lieutenant Governor in Council (Cabinet) has had its regulation-making powers expanded. **Now, the Cabinet can make regulations prohibiting denial of insurance claims based on innocent misrepresentation and omission.**

There remains some uncertainty as to the extent many of these changes under Bill 37 will impact financial institutions, because much of the detail is left to regulations and rules that have yet to be drafted or released. As regulations are passed and the BCFSa publishes its proposed rules, additional clarity will be provided to financial institutions on the extent that these changes will affect how they are regulated in British Columbia.

The changes under Bill 37 come into force by regulation of the Cabinet.

The full BLG article on the *Financial Institutions Amendment Act (Bill 37)* can be found here: <https://www.blg.com/en/insights/2020/02/bcfsa-changing-bcs-regulatory-framework-for-financial-institutions>.

Insurance Council of BC

Insurance Council Extends Deadline For Licensees To Complete CE Requirements

At their April 2020 meeting, the voting members of the Insurance Council of BC approved an extension of the annual deadline for licensees to complete their continuing education (CE) requirements from May 31, 2020, to the following year, May 31, 2021.

Continuing education supports competent practice, and Insurance Council Rule 7(5) requires licensees to complete a specific amount of continuing education (CE) credits by May 31 annually based on their licence class and experience. However, the disruptions caused by the global coronavirus pandemic have made completing CE credits by the deadline more challenging for licensees. Licensees will now have an additional year to complete their 2020 CE credits. They will still need to complete their 2021 CE credits by May 31, 2021.

Ontario

Financial Services Regulatory Authority of Ontario (FSRA)

FSRA Appoints Former Canadian Life Insurer CEO To Its Board of Directors

On April 16/20, FSRA published the following announcement on its website about the appointment of a new member of its Board of Directors:

Financial Services Regulatory Authority of Ontario is pleased to announce the appointment of Joseph Iannicelli to the FSRA board of directors.

Mr. Iannicelli has extensive experience in the financial services industry, serving as President and CEO for the Standard Life Insurance Company of Canada from January 2005 until February 2012. As head of a subsidiary of a UK parent company, Mr. Iannicelli dealt with financial services regulators in both Canada and the United Kingdom. He also served as CEO of Banyan Healthcare Services and as a strategic and management consultant with a Canadian public pension plan.

Mr. Iannicelli is currently President of PLAY 2 WIN Inc., a company that produces films and, through a sub-brand, Body By Yoga, offers healthcare services.

Mr. Iannicelli has been recognized for several business achievements, including being named Top 5 Influential Business Leader in Quebec for four straight years (2009-2012).

“We welcome Mr. Iannicelli and his unique blend of industry experience, leadership and innovation,” said Chair Bryan Davies. “His knowledge of the insurance and health service providers is a great asset to our organization.”

Ontario Government Extends Terms Of Three FSRA Board of Directors Members

On April 16/20, FSRA announced on its website that the Government of Ontario had extended the terms of three FSRA Board of Directors members: Blair Cowper-Smith, Brigid Murphy and Lawrence Ritchie.

Biographical information on all Board Members is available at www.fsrao.ca/about-fsra/governance.

FSRA Publishes COVID-19 Updates Re Business Continuity Plan And Regulatory Forbearance

On March 27/20 and April 16/20, the Financial Services Regulatory Authority of Ontario (FSRA) published the following updates on its website with respect to its business continuity plan and regulatory forbearance concessions arising from the COVID-19 pandemic (excerpts relevant to CAFII members included below):

March 27/20 Update

As an ‘essential workplace’, FSRA continues to carry out its regulatory duties while activating our business continuity plan. To protect the health and safety of its employees and the public, FSRA is working remotely wherever practicable. We are continuing to monitor the COVID-19 pandemic closely and have taken steps to prioritize our core functions during this period of disruption.

Certain financial services such as credit unions, insurance and pension services are considered ‘essential workplaces’. Please visit <https://www.ontario.ca/page/list-essential-workplaces> to determine whether your activities constitute an essential workplace and may remain open during the current COVID-19 pandemic. Even if yours is an essential workplace, please take all appropriate measures to protect the health and safety of your employees, customers and the public.

The following is a summary of important updates that we are providing to our sectors:

Industry Assessments

- *Until further notice, FSRA is deferring the issuance of the following invoices for F2020-21:*
 - *Fee assessments payable under FSRA's Fee Rule 2019-01*
 - *Deposit Insurance Reserve Fund (DIRF) premiums payable under the Credit Unions and Caisses Populaires Act, 1994*
- *The invoices already issued to insurance brokers for F2020-21 fees are withdrawn. Sectors will be advised 15 days prior to F2020-21 invoices being issued. Until such invoices are issued, FSRA will be deferring collection of any F2020-21 fee assessments or DIRF premiums.*
- *Employers experiencing challenges filing their Pension Benefits Guarantee Fund (PBGF) assessment certificate or paying their PBGF assessment due to disruption from COVID-19 are encouraged to contact their Pension Officer as soon as possible to discuss their individual circumstances and relief that can be provided.*

Insurance Agents

- **Licence Renewals:** *Deadline for renewal applications will be extended by 60 days. FSRA will be providing additional information once arrangements have been finalized.*

Ontario-Incorporated Insurance Companies

- *FSRA has provided [Information Guidance](#) on how Ontario-incorporated insurance companies may use telephonic, digital or other electronic forms for holding virtual annual meetings during the COVID-19 pandemic.*

Credit Unions

- **Sector Engagement:** *FSRA continues to protect the deposits of Ontario credit union members and ensure that the system remains strong, while working in partnership with credit unions as they consider alternate ways to serve their members' needs in the current environment.*
- *We are providing a number of regulatory easing measures to support credit unions as they continue to serve their members in the current environment. More details are available [here](#).*
- **Annual Meetings of Members:** *FSRA has provided [Information Guidance](#) on how credit unions may use telephonic, digital or other electronic forms for holding virtual annual meetings during the COVID-19 pandemic. As noted in the Guidance, given current public health advice, credit unions should report to members on their completed financial year without in-person meetings. Credit unions should contact their FSRA Relationship Manager if they require FSRA to authorize a time extension for holding their virtual annual meetings.*
- **Relationship Managers:** *FSRA's Relationship Managers are in active contact with credit unions and are responding to inquiries. We will continue to be responsive to any questions you may have.*

April 16/20 Update

The Board wishes to thank the FSRA staff for their efforts to work off-site and continue to engage with industry and consumers to ensure that we promote a high standard of business conduct, foster the financial services sector, respond to market changes and protect the public interest. We wish to commend our industry stakeholders and consumers for their collaboration and in identifying opportunities for regulatory continuity during this period. Finally, the FSRA Board of Directors continues to meet to ensure regulatory activities continue.

Québec

Autorité des marchés financiers (AMF)

AMF Publishes Advisory On COVID-19 And Travel Insurance

On March 24/20, the AMF published the following information about COVID-19 and Travel Insurance on its website:

The outbreak of a coronavirus (COVID-19) is raising many questions and concerns among travellers and investors. The following information can help you make good decisions about travel insurance, your investments and protecting yourself against fraud.

COVID-19 and travel insurance: what you need to know

Alert

Insurance coverage and reimbursement eligibility criteria for trip cancellation or interruption can vary from one insurer to another. It is important that you check with your insurer to obtain accurate information specific to your situation.

Insurers have added key information about COVID-19 to their websites and ask that their phone lines be left free for travellers who urgently need to contact them. Please see your insurer's website.

If you are currently abroad:

The Government of Québec is urging Quebecers to take the necessary steps to return to Québec as quickly as possible.

You are strongly encouraged to follow this recommendation so that your travel insurance remains in force. Some insurers have indicated that coverage will be maintained for emergency medical expenses if the insured is ill as a result of COVID-19 or other causes, or requires medical care following an accident, provided that he or she takes the necessary steps to return from abroad as quickly as possible. Ask your insurer when your coverage ends. If you are able to make arrangements to return to Québec only after that date, check with your insurer if your coverage can be extended by a few days. Make sure you keep the supporting documents that prove you were unable to return before the date for which you were finally able to make arrangements.

For help with making arrangements:

If your travel insurance includes a travel assistance service, be sure to contact it.

If you haven't already done so, use the Government of Canada's [registration of Canadians abroad service](#) This link will open in a new window. Your registration will enable the government to contact you. You can also contact the Canadian embassy or consulate, which offer services to Canadians abroad. Check the [directory of embassies and consulates](#) This link will open in a new window to obtain the contact information for the one nearest you.

If you decide to remain abroad, you may not be covered by your travel insurance beyond the coverage expiry date determined by your insurer.

If you have plans for non-essential travel in the short term:

Ask your insurer what the conditions are for obtaining a reimbursement of expenses associated with the cancellation of your trip due to COVID 19. Insurers have added essential COVID 19 information to their websites and are updating it continually.

If you have already made plans to travel in the next few months, such as in September or October:

Follow the situation closely, in particular the [recommendations of the Government of Québec](#) This link will open in a new window and travel advisories from the Government of Canada.

If you have any doubts, see your insurer's website.

Other coverage

Check the trip cancellation coverage offered by your airline.

Your credit card may offer a reimbursement. Ask your credit card issuer or the partner financial institution.

Also look into the [Compensation Fund for Customers of Travel Agents](#) This link will open in a new window. This fund, administered by the Québec Office de la protection du consommateur, is a financial protection plan from which you benefit if you do business with a travel agency that holds a licence from the Office de la protection du consommateur, regardless of whether the agency conducts its activities in a brick-and-mortar establishment or on-line.