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Update to the Canadian Emergency Response Benefit

On April 15, the federal government introduced expanded eligibility criteria for the Canadian Emergency Response Benefit (CERB). The benefit is now also available to individuals who:

- Make less than \$1,000 a month due to reduced work hours.
- Have exhausted employment insurance.
- Work seasonally.

CERB will pay workers meeting eligibility criteria a flat rate of \$2,000 a month for up to four months. The application for CERB is now open. [To apply, click here.](#)

Update to the Canadian Emergency Business Account

On April 16, the federal government introduced expanded eligibility criteria for the Canadian Emergency Business Account (CEBA). The benefit, which is a \$40,000 interest-free loan, is now available to businesses with annual payrolls between \$20,000 and \$1.5 million in 2019. Businesses can apply for the CEBA through their banks. If the business can repay the balance of the loan by the end of 2022, up to \$10,000 will be forgiven.

New Canada Emergency Commercial Rent Assistance Program

The federal government also introduced a new program, the Canada Emergency Commercial Rent Assistance (CERA) program. The program's objective is to help small businesses cover rent for April, May and June. The federal government will be working

with the provinces and territories to provide this program and more details will be released in the coming days. OVMA will keep members up to date as new program information becomes available.

Webinar: Personal Finances - How to Keep Yourself Afloat During a Pandemic

OVMA will host a webinar **April 22 at noon called Personal Finances - How to Keep Yourself Afloat During a Pandemic**. The webinar will be presented by Dr. Chris Doherty, OVMA's economic analyst.

During the COVID-19 pandemic, help and support are available for individuals. From the Canada Emergency Response Benefit to extra time to file and pay your taxes, the federal government has introduced numerous programs to help Canadians weather financial hardship they may experience in the upcoming months. This 45-minute webinar will highlight what's available to individuals, using realistic scenarios and addressing common questions such as, "What if I'm a locum veterinarian and my income has fallen dramatically, but isn't zero?" It will also explore methods and strategies that individuals can employ to minimize their expenses, keep cash flow for essentials and maintain income as much as possible.

For those who can't attend, the webinar will be recorded and made available to OVMA members.

[Join the webinar](#) (Password: 0756)

Join by iPhone one-tap:

Canada: +14388097799 (92039852471#) or +17789072071 (92039852471#)

Join by telephone (for higher quality, dial a number based on your current location):

Canada: +1.778.907.2071 or +1.438.809.7799 or +1.587.328.1099 or +1.647.374.4685 or +1.647.558.0588

Webinar ID: 920 3985 2471

OVMA Insurance Program: how to save money on car insurance during the COVID-19 pandemic

The Insurance Bureau of Canada (IBC), which is the national industry association representing roughly 90 per cent of all property and casualty insurance markets in Canada, recently announced a number of consumer relief measures in response to the COVID-19 pandemic. IBC is encouraging its member companies to take the following measures to support their customers:

- Insurers are deferring premium payments and exploring other flexible payment options for those who have been most affected financially.
- Insurers are waiving their NSF fees for customers who can't pay their premiums.

- Flexibility for those who are using their cars and homes during the crisis for different purposes (e.g. using your vehicle for food deliveries or running a business from home).

Your driving habits may have changed significantly, and you may be using your vehicle less frequently as physical distancing, work from home and other health measures have taken effect in our communities. If this applies to your household, you may benefit from lowering the number of kilometres per year on your policy, removing certain coverages as a result of parking and safely storing vehicles*, and/or increasing deductibles.

If you've been affected financially or your driving habits have changed significantly because of the COVID-19 pandemic, contact your insurance broker to learn more about the various relief measures. Most of these measures will be in place for the next 90 days. If you have questions about your OVMA Insurance Program auto policy, call Carol Sobolewski at 1.888.681.2862, ext. 87015.

**By making this arrangement, you agree to not drive your car until you notify your insurer to reinstate coverages.*

Webinar recording: how to keep your practice afloat

A recording of yesterday's webinar about how to keep your practice afloat during the pandemic is available to members. The 60-minute webinar discusses how to use wage subsidies, interest-free loans and other available tools to help offset and weather the decrease in revenues that veterinary hospitals may experience in the upcoming months.

[Watch the webinar.](#)

Access OVMA's Member Assistance Program

As we continue to work through these uncertain times together, don't forget to take care of your own physical and mental health and support those around you. Mental health and other support services are available to members and their immediate family members through [OVMA's Member Assistance Program](#).

You can access support by calling 1.800.387.4765 (TTY: 1.800.338.0275), through workhealthlife.com or by downloading the MY EAP app at your device app store. The MAP's online chat feature is also available and is fully staffed with intake professionals who are ready to connect.



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