

HANDCRAFTED

# Bath & Body Guild

## Insurance Program FAQ

### How do I obtain my 2021-22 Insurance Policy?

It's easy! You will receive your 2021-22 Intact Insurance renewal and invoice by mail directly from Intact Insurance. To confirm you wish to continue with insurance coverage, simply use one of the 3 new ways to pay the invoice directly to Intact:

#### 1. easipay One Pay

Make one upfront payment at the start of your policy term. Choose to pay online, or via automatic bank withdrawal, cheque, money order, or credit card.

#### 2. easipay Three Pay

Pay your premium in three equal payments. Your first payment plus a \$35 instalment fee is due at the start of your policy; the second is due three months later; and the third is due six months later. Choose to pay online, or via automatic bank withdrawal, cheque, money order, or credit card.

#### 3. easipay Monthly Plan

Intact will automatically withdraw monthly payments from your bank account. An interest rate of 4% will apply.

<https://www.intact.ca/ab/en/personal-insurance/vehicle/savings-payments/how-to-make-insurance-payments.html>

**Note:** Members no longer pay HBBG directly for their insurance policy

### When will I receive my certificate of insurance

Certificates will be emailed to you directly by BrokerLink during the month of June.

### What if I need a certificate urgently - how do I request a certificate of insurance?

Email your request to BrokerLink directly at [HGGBinsurance@brokerlink.ca](mailto:HGGBinsurance@brokerlink.ca)

### How do I request an Additional Insured to be added to my policy?

Email your request to BrokerLink directly at [HGGBinsurance@brokerlink.ca](mailto:HGGBinsurance@brokerlink.ca) with the Name & Mailing Address of your Additional Insured.

### How do I make a coverage change request?

Email BrokerLink directly at [HGGBinsurance@brokerlink.ca](mailto:HGGBinsurance@brokerlink.ca)

### I have a general question about my policy, who do I contact?

Email BrokerLink directly at [HGGBinsurance@brokerlink.ca](mailto:HGGBinsurance@brokerlink.ca)

## **Does this policy replace my homeowners insurance?**

No, this insurance policy covers you for your business operations and business property (if purchased). Homeowners, Condo Unit Owners, or Tenants insurance is still required to cover your personal property and personal liability exposures.

## **Can I make candles and be covered by this policy?**

Yes, as long as you advise BrokerLink that you make candles in addition to soap products. The liability premium is the same but there is an additional charge for property coverage. A separate policy for candle making is not required.