



March 23, 2020

Letter from the President and CEO – Jason Cybulski

To the Policyholders of BCM Insurance Company, Welland, Ontario,

These are difficult, unusual times. The COVID-19 pandemic has impacted life across the world, and BCM is no exception. All of us are reading about it in the news every day and living it while we are social distancing, self-isolating, and – for some of us – in quarantine. This is the stuff movies are made of, not real life.

I know I am not alone when I say I have never envisioned a time where freely using the word “pandemic” would come without a trace of hyperbole.

In almost 140 years of service to the Niagara region, we have seen numerous economic collapses, two world wars, and even the Spanish flu pandemic of 1918. Despite the unique challenges each event brought, we are still here – and we will weather this storm, too.

But we can only do that because BCM has excellent support from our policyholders, our Board, and our staff. So I’m writing today to tell you how we are working to meet your needs while we follow the direction of our federal and provincial governments to keep our staff and policyholders safe.

As both Prime Minister Trudeau and Premier Ford have been saying, we are all operating under challenging circumstances that change by the hour. Direction one day may be replaced by a shift to a new plan as more information becomes available. I ask for your patience while we change the way we operate during this time.

To protect our staff and our policyholders, BCM has closed its doors to the public and most of our staff are at home working in their virtual offices.

We will continue to follow the direction given by our public health officials, the provincial government, and the federal government. In the coming days, I anticipate even more change, and I will do my best to keep all policyholders informed through the BCM website and our social media channels. We will do our very best to update as situations change on Twitter, Facebook, and LinkedIn - which can be found on our website.

In addition, please contact your Agent if you have any questions about your current policies with us. They are the best source of information about your policies and how you can renew, make payments, or file a claim. Our Agents are there to help in every way possible, and our Underwriting, Claims, Loss Prevention, and Administration Departments are here to support them while they support you.

I’d like to close by encouraging everyone to follow the guidelines our government is laying out for us all. Taking these actions mean we all stay safe – standing apart means we are standing together.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Cybulski", written over a white background.

Jason Cybulski
President/CEO