

FAQ: COVID-19

Updated March 20, 2020

About Canadian Businesses and Workers Impacted by COVID-19

Q. Where can I find an overview of federal government supports for businesses?

A. The government has launched a [web page](#) to serve as a one-stop-shop for Canadian businesses.

Here is the link to the [COVID-19 Economic Response Plan](#).

Q. How is the government supporting businesses that have to reduce operations due to COVID-19 impacts?

A. The [Work-Sharing Program](#) has been temporarily enhanced i.e., doubling the length of time that employers and workers are eligible for the program from 38 to 76 weeks, and streamlining processes so that help can be accessed as soon as possible.

The government has also introduced a Temporary Wage Subsidy. The subsidy will be equal to 10% of remuneration paid during that period, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer. Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration. Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities.

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Q. Are the federal support programs accessible to charities and not-for-profits?

A. Yes

Q. What federal support is available for workers who are laid off or have to leave work to care for a family member with COVID-19; have symptoms and go into self-isolation; test positive and/or have to care for children due to government-imposed school/daycare closures?

A. The following income assistance measures have been established to alleviate financial impacts on workers:

- The one-week waiting period for Employment Insurance (EI) sickness benefits (for those eligible for EI benefits) has been waived.
- An An Emergency Care Benefit has also been created to provide bi-weekly benefits (similar to EI) for 14 weeks, beginning in April.
- The Child Care Benefit will be temporarily increased (timing TBC).
- Those receiving the GST Credit will be eligible for an increase of up to \$330/adult and \$150/child.

Q. What support is available for workers that don't qualify for Employment Insurance (EI) benefits?

A. For workers not eligible for EI, there will be an Emergency Support Benefit.

Q. Is there any flexibility in self-isolation requirements for workers coming into Canada providing essential business services (air cargo, oil/gas production)?

A. Workers essential to the movement of goods and people are exempt from self-isolation requirements when entering Canada.

Q. What federal support is there for businesses requiring emergency access to capital due to COVID-19?

A. A Business Credit Availability Program (BCAP) has been set up and will be delivered to clients of the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).

Farm Credit Canada will also receive increased funds to assist farmers. The Crown Corporations will underwrite loans provided through this program by private sector financial institutions

The Superintendent of Financial Institutions has made an additional \$300 billion in lending capacity available to major banks.

The Bank of Canada has reduced its prime lending rate to 0.75 %.

The Treasury Board Secretariat has directed all government departments to ensure early or prompt payment of invoices to federal government suppliers.

Q. What is the maximum recommended size of gatherings?

A. The federal government has recommended that all gatherings of more than 50 people be cancelled or postponed.

Q. Will there be tariff relief for essential medical supplies and equipment that need to be imported?

A. On March 16 CBSA [Customs Notice 20-08](#) announced tariff relief for medical equipment imported by government authorities.

Q. Is the Canada Revenue Agency (CRA) extending tax filing and payment deadlines?

A. Canadian citizens and businesses can defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. No interest or penalties will accumulate on these amounts during this period.

Q. What resources are available from the Public Health Agency of Canada?

A. Canadians may subscribe for Public Health Updates at this [link](#).

Q. What are Canada's Regional Economic Development Agencies doing to help business during the COVID-19 pandemic?

A. You can find information about the response from Canada's Regional Economic Development Agencies at the following link:
<https://www.ic.gc.ca/eic/site/icgc.nsf/eng/07677.html>

Q. How can businesses that have the capacity to produce medical supplies and equipment to fight COVID-19 make themselves and their capabilities known to the government?

A. Go to
<https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/manufacturers-needed.html>.

About the Canadian Chamber and Its Operations

Q. Is the Canadian Chamber of Commerce still open for business?

A. As of March 16, we implemented an organization-wide mandatory work-from-home policy.

While our offices are closed, we are opening our Ottawa, Montreal and Toronto offices on a rotating basis to serve our ATA Carnet and full-serve TradeCert clients. Clients will not be coming to our offices to pick up their documents. Rather, a member of our Services team will be going to the office to print and courier ATA Carnets and document certifications to clients.

Montreal: Mondays and Thursdays

Toronto: Tuesdays and Fridays

Ottawa: Wednesdays and Fridays (Exception: closed the week of March 16-20)

All employees are easily reached by email. Those with company-issued mobiles can also be reached by phone.

We continue to follow the directions of the federal, local and provincial public health agencies and are assessing our work-from-home policy on a weekly basis.

Q. Is the Canadian Chamber of Commerce cancelling its events?

A. We take the safety and health of our members, guests, staff and community very seriously, and due to the ongoing health concerns about the spread of COVID-19 in Canada, we have decided to postpone or hold virtually the following events:

- March 17: National Utilities Working Group Roundtable in Toronto
- March 24: Executive Committee Meeting in Calgary – now a teleconference
- March 24: Executive Dinner in Calgary
- March 24: Arbitration Roundtable in Montreal
- March 25: Arbitration Roundtable in Toronto
- March 25: Board Meeting in Calgary – now a teleconference
- March 26: Executive Dinner in Vancouver
- March 26: National Cannabis Working Group Roundtable in Vancouver
- April 14-16: National Pharmacare Working Group Roundtable in Montreal
- May 6-7: Hill Day in Ottawa

- May 13: Executive Dinner in Montreal

About COVID-19

Q. What are the symptoms of COVID-19?

A. For the latest information about COVID-19 we would encourage you to visit Canada.ca and click on the link for [Coronavirus disease \(COVID-19\)](#). There you will find the most up-to-date information on COVID-19.

According to the Government of Canada's health experts, the symptoms of COVID-19 infection are similar to those of a cold or flu and include:

- fever
- cough
- difficulty breathing
- pneumonia in both lungs.

The Government of Canada has made a number of resources available on its website to help individuals and businesses cope with the COVID-19 outbreak. [You can find more information on its website.](#)

Q. What should I do if I have symptoms?

A. According to Health Canada, if you feel ill or are exhibiting any of the symptoms associated with COVID-19, you should call your local public health agency to determine if you need to be seen by a health care professional. Before you do that, Health Canada recommends that you call ahead or tell your health care professional when you arrive that you have a respiratory illness. You may be asked to wear a mask while waiting for or receiving treatment to prevent the spread of the illness.

For more information, visit Canada.ca and click on the link for [Coronavirus disease \(COVID-19\)](#)

The Government of Canada has made a number of additional resources available on its website to help individuals and businesses cope with the COVID-19 outbreak. [You can find more information on its website.](#)

Q. How can I prevent myself from getting sick?

A. According to Health Canada, there is currently no vaccine for COVID-19 or any natural health products that are authorized to protect against it.

The best way to protect yourself from infection, and to prevent the spread of infection to others, is to follow these instructions from Health Canada:

- wash your hands often with soap and water for at least 20 seconds, especially after using the washroom and when preparing food
 - use alcohol-based hand sanitizer if soap and water are not available
- when coughing or sneezing:
 - cough or sneeze into a tissue or the bend of your arm, not your hand
 - dispose of any tissues you have used as soon as possible in a lined waste basket and wash your hands afterwards
- avoid touching your eyes, nose, or mouth with unwashed hands
- clean the following high-touch surfaces frequently with regular household cleaners or diluted bleach (1 part bleach to 9 parts water):
 - toys
 - toilets
 - phones
 - electronics
 - door handles
 - bedside tables
 - television remotes

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Q. Should I/our organization cancel non-essential travel?

A. There is a risk if you choose to travel, particularly if your travel takes you outside of Canada.

An official global travel advisory is in effect. The Government of Canada has instructed Canadians to avoid non-essential travel outside Canada until further notice. Travel advisories can be found on the [Canada.gc](#) website.

Q. Should I/we be cancelling events?

A. While cancelling an event can hurt your bottom line and create other inconveniences, public health officials have made it clear that large group gatherings can only help the virus spread and that avoiding crowds is one way to protect yourself against infection.

Each day we are seeing more organizations making the decision to cancel or postpone events. As a result, many event planners, ticket sellers, and even airlines, are offering to refund tickets or waive cancellation fees if organizers decide to cancel. As a result, we have decided to reschedule a number of our planned events.

Your decision on attending personal gatherings or events should be made based on the best information available at the time and with the public health impacts as a primary consideration.

Q. What is the Government of Canada doing to support Canadian businesses that are being hurt by the COVID-19 outbreak?

A. The federal government has acknowledged the impact that COVID-19 will have on businesses and on the economy and they have said that they will take action to support affected workers and businesses when and where appropriate.

Among the measures announced to date are:

- The Government of Canada will waive the one-week waiting period for people who are in quarantine or have been directed to self-isolate and are claiming Employment Insurance (EI) sickness benefits;
- Enhancements to the Work-Sharing Program to help employers who are experiencing a downturn in business (due to COVID-19), and their workers.
- The Government of Canada will explore additional measures to support other affected Canadians, including income support for those that are not eligible for EI sickness benefits.

To support businesses should the economy experience tightening credit conditions, the Government will strengthen investment in federal lending agencies such as the Business Development Bank of Canada (BDC) and Export Development Canada (EDC).

For more information about what the Government of Canada is doing to support business and the economy during the COVID-19 outbreak visit the [Government website](#).

In the meantime, the Canadian Chamber of Commerce will continue to advocate for those policies and measures that businesses require to remain resilient in the face of this unprecedented public health crisis. We would be pleased to hear your ideas or suggestions.