



## Coronavirus (COVID-19)

# Information for SSQ Financial Services Firm's clients and certified representatives

Due to the unfolding coronavirus pandemic (COVID-19), we must take various preventive measures to protect the health of our clientele and our partners. These measures are having a direct impact on how in-person meetings are organized with our clients. Although our services are deemed essential, the ways in which they are delivered must be adapted to reduce the risks of spreading the coronavirus disease (COVID-19). In addition to providing relevant information that must be clearly understood and applied, this document outlines certain measures required by SSQ Financial Services Firm when organizing in-person meetings. These measures are in line with the recommendations issued by Quebec's public health office.

Compliance with these measures is required by all meeting participants, including certified representatives and clients. If anyone taking part refuses to adhere to these measures, the meeting must be cancelled, interrupted, postponed or held remotely.

## Measures for organizing meetings

**Meetings should be held remotely using available virtual technology:**

- If you are sick or have one or more symptoms;
- If you travelled outside Canada in the past 14 days;
- If any participants have had or believe they may have had contact with anyone infected with COVID-19;
- If you or any of the participants are at a higher risk of serious respiratory complications or have health problems or a chronic illness;
- If you or any of the participants are 70 years of age or older.

## During confirmation calls

- Mention these precautionary measures to clients and send them the document.
- Ask clients to complete the **Coronavirus Declaration Form** (FSF0164A);  
This form includes three questions, namely whether clients have a health condition that could make them more likely to develop a serious illness; whether they have any COVID-19 symptoms and/or have been in close contact with a confirmed case; and whether they have traveled outside Canada recently. If clients answer "yes" to any of those questions, the meeting must be held remotely or must be postponed in order to avoid placing all participants in a situation that could pose a risk to their safety.
- Ensure in advance that the space set aside for the client meeting will allow participants to comply with the two-metre social distancing requirement.
- Inform clients that you will be wearing a face mask as a precautionary measure and that it would be appreciated if other participants would do so as well. The representative could also offer to provide clients with a mask on the condition that it is brand-new and has been stored in a sealed bag for over three hours.

## Door-to-door solicitation campaigns (with no confirmation call)

- These campaigns do not require a confirmation call.
- Once representatives have arrived at the client's home, they must knock on the door to the main entrance, step back and wait outside while maintaining a two-metre distance.
- Representatives must wash their hands in advance with an alcohol-based product before touching any documents or presenting them to the client. Only then may the documents be submitted.
- While remaining outside, representatives must outline the COVID-19 safety measures, in addition to mentioning the precautionary measures and providing the client with this document and the declaration form.
- Ask clients to complete the **Coronavirus Declaration Form** (FSF0164A);
- This form includes three questions, namely whether clients have a health condition that could make them more likely to develop a serious illness; whether they have any COVID-19 symptoms and/or have been in close contact with a confirmed case; and whether they have traveled outside Canada recently. If clients answer "yes" to any of those questions, the meeting must be held remotely using remote sales tools or must be postponed in order to avoid placing all participants in a situation that could pose a risk to their safety. If clients answer "no" to all the questions, before entering their home, inform the client that you are wearing a face mask as a precautionary measure and that it would be preferable if they would wear one as well.
- Representatives must then mention that they have masks and disinfectant gel on hand to ensure safety during the meeting. Representatives may offer to provide the client with a mask, on the condition that it is brand-new and that it has been stored in a sealed bag for over three hours.
- Representatives must ask the client whether the space set aside for the meeting will allow the participants to comply with the two-metre social distancing requirement.

## During in-person meetings

### Participants must comply with the following health measures at all times:

- The space set aside for the meeting must allow all participants to comply with the two-metre social distancing requirement.
- Before, during and after the meeting, representatives must offer to wash their hands, either with water and soap provided by the client, or using an alcohol-based product (gel, foam or liquid).
- Participants must refrain from shaking hands or hugging or kissing each other.
- Participants must refrain from touching their eyes, mouth or nose during the meeting if they were unable to wash their hands.
- Cough or sneeze into your elbow or upper arm. Be sure to wash your hands afterwards.
- Wear a face mask.
- If you wear gloves, be sure not to touch your eyes. Wearing gloves does not replace the need to practice good hand hygiene.
- If you must exchange paper documents, we recommend that all parties involved wash their hands beforehand and afterwards. Please exchange documents once only in order to minimize handling.
- Representatives must use electronic signature tools and online electronic applications whenever possible, even during in-person meetings.



### Once the meeting is over but before leaving the client's home, representatives must:

- Remind the client that it might be wise to clean the surfaces in their home after the representative has left, along with any objects the representative may have touched.
- Regularly clean items used during client meetings (briefcase, mouse, keyboard, pencils, etc.).
- Based on the most recent information, coronavirus can be spread via contaminated surfaces or objects, although this does not represent the primary means of transmission.



Please refer to the final page of this document for information on the steps to follow for effective hand-washing and on how to wear a face mask.



Be sure to read the many benefits of our online services! Our various clienteles have access to information pages as well as frequently asked questions.

Please refer to these pages regularly for information on updates and other measures put in place by SSQ Financial Services Firm and SSQ Insurance during the current health crisis. These measures can be viewed directly on the firm's [website](#)<sup>1</sup> and on [ssq.ca](#)<sup>2</sup>, along with information on ongoing adjustments since this health crisis began.

- Frequent COVID-19 symptoms

Frequent COVID-19 symptoms include a dry cough, fever, extreme fatigue and a lost sense of smell. Symptoms may range from very mild to very serious. For complete information on potential symptoms and for further information, please contact the Government of Quebec's coronavirus hotline: [Quebec.ca/coronavirus](#).

- Maintaining SSQ Financial Services Firm's services

Since the insurance and financial services sector is an essential public service, SSQ Financial Services Firm has taken all necessary steps to maintain many of its regular operations.

We have added a number of tools and processes and have made necessary adjustments to enable our firm's certified representatives to maintain our client service offer. Representatives are given access to electronic tools with a view to offering the highest-quality remote services to their clientele.

## Effective hand washing



To prevent disease transmission, proper hygiene is essential. To ensure effective hand washing, please take the following steps:

1. Wet your hands.
2. Place soap in the palms of your hands.
3. Rub your hands together for 20 to 30 seconds, including fingers, palms, tops of hands, edges of hands and fingers and wrists.
4. Clasp your hands together to clean the areas between your fingers.
5. Be sure to clean your fingernails.
6. Rinse your hands under running water.
7. Dry your hands carefully. If you have access to paper towels, use one to turn off the tap and dispose of it in the garbage can afterwards.

## How to wear a face mask



In accordance with Quebec government recommendations, a face mask should be worn in public places. Please refer to the complete measures on [face mask directly on the provincial government's website](#), which includes videos providing guidance on how to handle face masks.<sup>3</sup>

- Wash your hands before putting on a face mask.
- With one hand, place the mask over your nose and mouth. Using the other hand, attach it behind your ears using the elastic loops (or bands).
- Adjust the mask over your nose and under your chin.
- Change the mask if it gets wet.
- Fold the outer portions over each other and dispose of the mask in a clean bag.
- In the case of a disposable mask, put it on by keeping the rigid edge facing upwards; then mold the rigid edge over your nose and place the lower part of the mask under your chin. Once you have finished using it, put your used mask in a garbage bag and dispose of it in a closed bin.
- Change your disposable mask if it gets wet.
- Fold the outer portions over each other and dispose of the mask in a clean bag.
- Wash your hands after taking off your mask.
- Do not keep your face mask hanging around your neck or from one ear. Keep it on your face and refrain from touching it. If you do touch your face mask while you're wearing it, wash your hands afterwards.
- When taking off your face mask, grasp the elastic loops (or bands) without touching the front part.
- If you have a cloth mask, be sure to maintain it properly by washing it daily.

We are monitoring the situation closely in order to make swift adjustments with a view to serving you better and helping you to get through this difficult period.



**You can access the services of a certified representative in your region at all times. Please click on the “[Find an advisor](#)” link to find a certified representative in your region.**



**Can't find an answer to your question?  
Please call 1-888-852-6666.**

<sup>1</sup> <https://ssqcabinet.ca/en>

<sup>2</sup> <https://ssq.ca/en/coronavirus> and <https://ssq.ca/en/coronavirus/advisors>

<sup>3</sup> <https://www.quebec.ca/en/health/health-issues/a-z/2019-coronavirus/wearing-a-face-covering-in-public-settings-in-the-context-of-the-covid-19-pandemic/>

<sup>4</sup> <https://ssqcabinet.ca/en/our-advisors>

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