



Canadian
Chamber of
Commerce

Chambre de
Commerce
du Canada

The Voice of Canadian Business™
Le porte-parole des entreprises canadiennes^{MD}

FAQ: COVID-19

Updated April 5, 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 following changes have been made to the program:

- Reducing the requirement that businesses have been operating for 2 years to 1 year;
- Employers can apply for the full 72 weeks at one time;
- Removing the requirement for a recovery plan;
- Streamlining the application form;
- Decreasing the processing time to 10 days;
- Introducing secondary point of contact ([email](#)).

The government has also introduced the [Emergency Wage Subsidy](#) which would apply at a rate of 75 per cent of the first \$58,700 normally earned by employees – representing a benefit of up to \$847 per week. The program would be in place for a 12-week period (March 15 to June 6, 2020). Eligibility criteria:

- Employers who suffer a drop in gross revenues of at least 30 % in March, April or May, when compared to the same month in 2019.
- Employers of all sizes and across all sectors of the economy, with the exception of public sector entities.
- Non-profit organizations and registered charities similarly affected by a loss of revenue would be eligible. The government will continue to work with the sector to ensure the definition of revenue is appropriate to their circumstances. The government is also considering additional support for non-profits and charities, particularly those involved

in the front line response to COVID-19. Further details will be announced in the near term.

An employer's eligibility will be based entirely on the salary or wages actually paid to employees. All employers would be expected (or at least make best efforts) to top up salaries to 100% of the maximum wages covered.

Eligible employers would be able to access the Canada Emergency Wage Subsidy by applying through a Canada Revenue Agency online portal. More details regarding how to apply for the program will follow.

Those organizations that do not qualify for the Canada Emergency Wage Subsidy may continue to qualify for the previously announced wage subsidy of 10 per cent of remuneration paid from March 18 to before June 20, up to a maximum subsidy of \$1,375 per employee and \$25,000 per employer.

The government's [backgrounder](#) provides more detailed information.

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

The subsidy will be equal to 75% of remuneration paid during that period. Businesses and non-profits of all size are eligible for the subsidy if they have experienced a drop in revenue of at least 30%. The subsidy will cover 75% of annual earnings up to \$58,700 or \$847 per week and is retroactive to March 15, 2020.

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

A. Yes, , although the federal government has said it needs to do more work to assist them in determining - for the Emergency Wage Subsidy – how to calculate their loss in revenues compared to March, April and May 2019

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.
- The [Canada Emergency Response Benefit](#) (CERB) will provide \$500 per week for a maximum of 16 weeks, to people who are off work and without an income from employment as a result of COVID-19. The Child Care Benefit will be temporarily increased).
- Those receiving the GST Credit will be eligible for an increase of up to \$330/adult and \$150/child.

For federally-regulated employers/employees, a new COVID-19 leave has been temporarily introduced into the *Canada Labour Code*. It provides an employee who is unable or unavailable to work for reasons related to COVID-19 a job-protected leave of absence for up to 16 weeks. The COVID-19 leave is in place until October 1, 2020,

***Available to employees, contract workers and the self-employed. The government will begin accepting applications the week of April 6. Those that have applied for EI and meet the criteria for the CERB will be automatically transferred to this program.**Q. What are the details of the Canada Emergency Response Benefit (CERB) and how can I apply for it?

A. The [Canada Emergency Response Benefit](#) (CERB) will provide \$500 per week for a maximum of 16 weeks, to people who are off work and without an income from employment as a result of COVID-19. (Note: Pension income is not considered employment income.)

Applications will be accepted beginning April 6. The link to apply for the CERB is available on a dedicated [link](#) on the Canada Revenue Agency's website. To alleviate backlogs in applying the government is recommending that people apply according to their birth month, i.e.,:

- January – March: Apply on Monday, April 6 and Mondays thereafter
- April – June: Apply on Tuesday, April 7 and Tuesdays thereafter
- July – September: Apply on Wednesday, April 8 and Wednesdays thereafter
- October – December: Apply on Thursday, April 9 and Thursdays thereafter

Fridays, Saturdays and Sundays are recommended for applications for any birth month.

Q. Can employers top up their employees' EI benefits?

A. Yes. Information on the federal Supplemental Unemployment Benefit Program is available at <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/supplemental-unemployment-benefit/introduction.html>.

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

A. Workers not eligible for EI **and the self-employed** will be eligible for the Canada [Emergency Response Benefit \(CERB\)](#) which will provide \$2,000 a month for four months, for people who are off work and without an income as a result of COVID-19.

Q. What if I'm not sure which program(s) I am eligible for or believe that I could benefit from a combination of them?

A. Don't wait for absolute clarity. Apply for the program(s) for which you believe you qualify as soon as possible.

Q. My business has been ordered shut down by government because it is deemed non-essential. Should I consider e-commerce?

A. Absolutely. The closure of non-essential businesses by government is to reduce the risk of people infecting each other with the COVID-19 virus. If you can keep your business even partially up and running using ecommerce, you should pursue it.

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). The Crown Corporations will underwrite loans provided through this program by private sector financial institutions.

The Small and Medium-sized Enterprise Loan and Guarantee will enable up to \$40 billion in lending, supported through Export Development Canada and Business Development Bank, for guaranteed loans when small businesses go to their financial institutions to help weather the impacts of COVID-19. This is intended for small and medium-sized companies that require greater help to meet their operational cash flow requirements.

The Canada Emergency Business Account will provide up to \$25 billion to eligible financial institutions so they can provide interest-free loans to small businesses. These loans – guaranteed and funded by the Government of Canada – will ensure that small businesses have access to up to \$40 thousand, at 0% interest for the first year, so they can pay for rent and other important costs over the next number of months.

[Farm Credit Canada](#) will also receive \$5 billion in additional capitalization to assist farmers. All eligible farmers who have an outstanding [Advance Payments Program](#) loan due on or before April 30 will receive a Stay of Default, allowing them an additional six months to repay the loan.

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 0.25 %.

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

Q. What about delaying federal tax remittances?

A. Businesses, including self-employed individuals, may defer all Goods and Services Tax/Harmonized Sales Tax (GST/HST) payments until June, as well as customs duties owed for imports.

Q. How is business insurance coverage triggered?

A. While this will depend upon a business' insurance policy, this guidance from [the Insurance Bureau of Canada](#) may of assistance: <http://www.ibc.ca/ab/business/COVID-19/>.

Q. Where can I get up-to-date information on the situation with the Canada-U.S. border?

A. The Canada Border Service Agency's Border Information Service (BIS) is now accessible 24/7. For the most up-to-date information related to cross border travel and business, please call 1-800-461-9999.

Q. Where can I obtain answers to questions regarding the status of international trade during this crisis?

A. commerce@international.gc.ca

Q. What had been designated as essential business operations by the federal government?

A. On April 3, Public Safety Minister Bill Blair [released](#) a guideline on what services and businesses would be considered essential in the context of the COVID-19 pandemic. Canada's 10 critical infrastructure sectors will be Energy and Utilities, Information and Communication Technologies, Finance, Health, Food, Water, Transportation, Safety, Government and Manufacturing.

Q. What is the maximum recommended size of gatherings?

A. The federal government has recommended that all gatherings 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. Yes. Please see this [link](#) on the CRA's website for details.

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>

More than 3,000 companies have contacted the federal government, and it has signed contracts with several to produce medical equipment and suppliers including test kits.

Q. What are the travel exemptions for Temporary Foreign Workers?

A. On March 20, 2020 the government announced it will allow an exemption for Temporary Foreign workers who are seasonal agricultural workers, fish/seafood workers and caregivers. It also has provisions for international students and those recently approved for permanent residency.

Travel exemptions went into effect on March 25, 2020. Full details can be found here: <https://www.canada.ca/en/immigration-refugees-citizenship/services/coronavirus-special-measures.html>.

The federal Ministers of Health and Employment, Workforce Development and Disability Inclusion issued a letter to employers on April 1, 2020 emphasizing an emergency order under the Quarantine Act regarding fines for TFWs who contravene, and the associated obligations of employers: <https://www.canada.ca/en/employment-social-development/corporate/notices/minister-letter-foreign-workers.html>

Q. What about the movement of people providing other essential services across the Canada-U.S. border?

A. Exemptions to self-isolation for fourteen (14) days will be provided to healthy workers who provide essential services. This includes workers in the trade and transportation sector who are important for the movement of goods and people across the border, such as truck drivers and crew on any aircraft, train or marine vessel crossing the border. It also includes healthy people who have to cross the border to go to work, including health care providers and critical infrastructure workers.

Further details will be announced in the coming days and we will update accordingly.

Q. What is the Emergencies Act and what are its powers?

A. The Emergencies Act was passed in 1988 as a replacement for the War Measures Act. It has never been used.

The Act gives powers to the Prime Minister to respond to four different types of emergency scenarios: public welfare (natural disasters, disease), public order (civil unrest), international emergencies and war emergencies.

The Act grants Cabinet the ability to "take special temporary measures that may not be appropriate in normal times" to cope with an emergency and the resulting fallout during an "urgent and critical situation."

It gives Cabinet unprecedented powers to assume jurisdiction from the provinces in areas like health and commerce.

The Emergencies Act could allow for the creation of travel passes to curtail movement. The Act also grants Cabinet powers to evacuate people and remove "personal property from any specific area," acquire property, direct any person or any class of person to "render essential services," regulate "distribution and availability of essential goods, e.g., medical supplies, services and resources," authorize "emergency payments," establish shelters and hospitals and impose criminal sanctions.

The Act allows the federal government to essentially nationalize parts of the economy wherever it thinks it's necessary as Cabinet can "control, the restoration and maintenance of public utilities and services" to ensure the well-being of Canadians. Many of these powers are already within the purview of the provinces.

If the federal government were to declare its intention to trigger the Act, Parliament must be summoned to "sit within seven days after the declaration is issued."

(Credit: CBC)

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 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: Closed

Toronto: Fridays

Ottawa: Mondays and Wednesdays

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: 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 \(COVID-19\)](https://Canada.ca/coronavirus). 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

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. 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](https://www.canada.gc.ca) 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](https://www.canada.gc.ca).

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.