

## Chairman's message



The past few months have been like no others in the history of BF&M, in the wake of the Covid-19 pandemic. Shortly after writing my last message to shareholders, the BF&M Group closed all premises to limit the possible spread of the virus through human movement and social interactions. The organization swiftly and successfully transitioned to a remote-working model and our customers continued to be serviced online and by phone.

In early April, the BF&M Group pledged \$40K–\$20K in Bermuda and \$20K in Cayman—to organisations who desperately needed support due to the Covid-19 crisis. In Bermuda, we continued our support of the Endeavour sailing programme, which adapted its approach to teach STEAM through sailing via virtual learning. You can see more information on our community support in this Insurance Matters newsletter.

During the third week of June, we opened our Bermuda headquarters for limited walk-in customers, with robust safety measures and social distancing in place. We share some pictures of our reopening in this edition. It was good to see our customers again after such a long time. That said, we are keeping a watchful eye on the virus in other parts of the world and are monitoring the situation closely. For the foreseeable future, we will continue to operate with the majority of our staff working remotely.

As the summer months began, we welcomed 14 students to Head Office to gain experience in the following departments: Legal and Compliance, Finance, Customer Service and Pensions. We have been very impressed with their caliber and performance to date.

Lastly, I want to remind you that hurricane season has begun. A key part of hurricane preparation is ensuring your policies are up to date, so you can rest assured that you will be covered should the need arise.

R. John Wight, FCPA, FCA, CPCU  
Group Chairman and Chief Executive Officer

## BF&M's Community Outreach

In early April, the BF&M Group pledged \$40K to organisations who needed community support more than ever due to the COVID-19 crisis.

### IN BERMUDA:

**\$10,000**

to PPE (personal protective equipment) for front-line carers

**\$10,000**

to Coalition for the Protection of Children for supplies

### IN CAYMAN:

**\$10,000**

to Meals on Wheels (Cayman)

**\$10,000**

to the Cayman Islands Crisis Centre

BF&M also provided support for Tomorrow's Voices by covering expenses for virtual platforms, so the centre could stay in touch with individual families living with Autism Spectrum Disorder, as well as provide training and support through webinars to the broader ASD community. We also supported Project Action to get two vans on the road to assist seniors, and we covered insurance for the Salvation Army vehicle to help their street ministry programme.



## Best of Bermuda Awards

BF&M is the proud sponsor of the Bermudian Magazine Best of Bermuda Awards. Congratulations to all of the 2020 Award winners.



## BF&M Bermuda reopening

Things look a little different at BF&M. The office has been set up with safety screens and protective barriers for both employees' and our customers' safety. We reopened our doors on June 22nd with new hours and new safety measures in place. We continue to serve customers online and by phone.



## Endeavour update

The BF&M 'No Limits' Sailing Programme has shifted to virtual learning in a response to Covid-19.

Dedicated to engaging youth from diverse backgrounds across Bermuda in hands-on, experiential learning through sailing, the activities have shifted in response to the pandemic to offer virtual learning to children with autism. Educators

have successfully adapted ways to provide learning opportunities for their students.

BF&M would like to extend a special thanks to the Endeavour team and ASD teachers at the five partnering schools – Paget Primary, West Pembroke Primary, Prospect Primary, Dellwood Middle School and The Berkeley Institute.



# Hurricane season is here again. Be prepared with BF&M.

One of the most important steps you can take is to review your insurance policies. An outdated policy may result in a claims payment not being sufficient to cover your damages.

## BEFORE

### Prepare an emergency kit

Check supplies including a battery-operated radio, flashlights, extra batteries, first aid kit and medications.



### Check your policies

Make sure your insurance policies are up-to-date.



### Have a family plan

Develop an emergency plan for your home, property and pets.



### Stock up on food and water

Have a three-day supply of drinking water and non-perishable food. Fill bathtub and buckets with water.



### Charge up

Make sure to charge your mobile device and save all emergency phone numbers.



### Protect your property

Board up windows. Clear yard of loose objects. Move your vehicle, bike and/or boat to a secure location.



## DURING

### Remain indoors

Stay in the structurally strongest part of your house, and away from windows and doors.



### Secure important documents

Store valuables and personal papers (e.g. insurance, medical records, passports, etc.) in a waterproof container.



**Count on BF&M**  
295-5566  
bfm@bfm.bm  
For property claims:  
submitclaim@bfm.bm

### Follow official instructions

Do not go outside unless local authorities announce an evacuation or if it is safe to step out.



### Monitor the news

Stay tuned to the Government Emergency Broadcast Station on FM 100.1.



## AFTER



### Check everyone's safety

Ensure all family members, friends and neighbours are safe, especially senior citizens.



### Stay alert

Continue to monitor local news for the latest updates. Keep the roads clear for emergency vehicles.



### Inspect your property

Secure your house and property against the possibility of further damage. If you hire anyone for repairs, keep receipts.



### Note the damages

List and photograph all damages sustained. Get two written quotes for repairs.



### Call BF&M

Call 295-5566 for help with your claims, insurance coverage and emergency repairs. Claims forms can be found at [www.bfm.bm](http://www.bfm.bm) and emailed to [submitclaim@bfm.bm](mailto:submitclaim@bfm.bm)

The BF&M difference? Insurance the way it should be.

For more information visit [www.bfm.bm](http://www.bfm.bm) or call +1 441 295 5566