

WHAT TO DO AFTER DISASTER STRIKES

Questions about insurance?
Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



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Imagine that disaster has struck your home or place of business. You have no water, no electricity, no gas and no phone service. The roads in your neighbourhood are impassable and help won't arrive for days. **What do you do?**

This guide can help provide answers on how to respond.

First, Be Safe

- Get out of harm's way as quickly as possible.** Check surrounding areas for downed power lines, debris or other dangers. Keep clear of any area with the smell of natural gas, and don't enter structurally unsafe buildings.
- Help anyone with injuries and provide aid as needed.
- Turn on your battery-powered, hand-cranked or car radio and listen for broadcast emergency instructions.
- If local officials allow you to return home, carefully examine the outside of your home for structural damage. **Never enter a building if you hear shifting or unusual noises.** If you're concerned about the structural safety of your home, it's best to seek alternate shelter and wait for a building inspector or contractor to inspect your home and declare it safe before you enter.
- If your home is safe to enter, don't turn utilities off unless they are damaged or leaking. If you turn utilities off, don't turn them back on again. Wait for a qualified technician to do so.



Make the Call

- ❑ After you've determined that everyone in your family is safe, contact your insurance representative as soon as possible. Provide as much detail as you can about damage to your property. Ask for a claim file number.
- ❑ Be sure to raise any questions you have regarding deductibles, coverage limits or repairs.
- ❑ **If you're unable to reach your insurance representative, contact the insurer's claims department directly.** If your policy was lost or destroyed in the disaster, ask your insurance representative for a copy of your policy.
- ❑ If your home is unfit to live in, speak to your insurance representative regarding what additional living expenses your insurance covers and for what period of time. Keep receipts for additional expenses such as meals and hotel stays.
- ❑ Provide every phone number or email address where you may be contacted. If you must leave your home, post this information visibly on your property so that authorities or insurance representatives on the scene can reach you.

Disasters may be financially devastating but your monthly payments for mortgage, rent and insurance premiums should stay high on your list.

If you're unable to make your normal payments, talk to your creditors and explain your situation.

Document All Damage and Prevent Further Damage

- ❑ Take steps, **where safe to do so**, to prevent further damage to your property – for example, covering furniture with tarps and boarding up broken windows as soon as you can – even if you haven't met with a claims adjuster yet. **Under your policy, it is your responsibility to take action to minimize further damage to your property and its contents.** For example, if a fallen tree leaves a hole in a wall, take steps to prevent more damage to your home by placing a tarp over the hole.
- ❑ Take numerous photos and/or videos to document how things look *before* you begin cleanup or temporary repairs.
- ❑ Create an inventory, including item descriptions and estimated cost of what was damaged or lost. The more detailed your list is, the better.
- ❑ Salvage whatever you can. Unless damaged items pose a health hazard, keep them – the claims adjuster may want to see them.
- ❑ Keep receipts for cleanup and temporary repair expenses. Make copies of all documents, receipts, photos and videos that you give to your insurance representative.

Clean Up and Repair

- ❑ **Maintain good hygiene and safety practices during cleanup efforts.** Rubber gloves, masks, goggles, rubber boots and other protective gear are recommended.
- ❑ Throw out any food, including canned items, that has come into contact with floodwater or has been exposed to smoke, heat or soot. Check refrigerated foods for spoilage.
- ❑ Have utilities checked and restarted by professionals only.
- ❑ **Be cautious when signing repair contracts.** Contractors should be licensed and/or certified, insured and reputable. Get estimates from at least three different contractors and be sure to check references and credentials. Discuss payment terms *before* you sign anything. Your insurer will likely provide a list of preferred contractors to handle specific types of loss (water damage, fire, etc.).
- ❑ Request that contractors provide written contracts containing detailed work descriptions and warranties for work completed and materials used. If the work is covered by your insurance policy, make sure the claims adjuster approves the work and the contractor before work begins.



Work with Your Insurance Representative

- ❑ Your insurer will assign a claims adjuster to survey the damage to your property and settle your claim. Don't hesitate to ask the claims adjuster any questions.
- ❑ Depending on the type of policy you have, your insurer may offer repair, replacement or reimbursement for damage.
- ❑ If you have questions regarding the claims process, contact Insurance Bureau of Canada's Consumer Information Centre at 1-844-2ask-IBC (1-844-227-5422).
- ❑ If you're unable to reach an agreement on your claims settlement, contact your insurer's ombudsperson. If that fails, contact the General Insurance OmbudService, an independent consumer dispute resolution system for the insurance industry, to help resolve any differences.
- ❑ **Maintain a sense of perspective at this stressful time.** A house and its contents can be repaired or replaced. Keeping a level head and reasonable expectations should help your claim go smoothly.