

## Personal Insurance: After the Fires Are Out

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While resuming operations can be a tough time for your business, it is important that you consider the individual situations of your employees to ensure they are able to successfully manage the rebuilding of both their home and work lives. You will be dealing with a range of emotions as they see and consider the devastation and think about what their next steps are going to be. It is important that your employees are taken care of first so they are safely and adequately able to assist your clients.

The following is a list of information and resources for you and your employees regarding your personal insurance policies.

### Frequently Asked Questions:

**1. I've heard that loss from forest fires may not be covered by insurance.**

Fortunately, unlike other natural disasters like flooding and major storm damage, the vast majority of Canadian homeowners' insurance policies protect against the total loss of a home due to wildfires.

**2. What if I don't know which insurance company I use?**

If you can't recall your insurance provider or require assistance, contact your broker or the Insurance Bureau of Canada's consumer information line at 1-844-227-5422 or by email at [FortMacFire@ibc.ca](mailto:FortMacFire@ibc.ca).

**3. Should I start a claim even though I don't know the extent of the damage?**

Yes. Contact your insurance company or broker immediately and advise them that you have been impacted by the fire and be as specific as possible – damage to your vehicle, apartment, condo or home, and to what extent you believe the damages to be. At this stage, this could very much be a guess, but if you know you have suffered a loss, put them on notice that you will be making a claim.

**4. What if my property didn't suffer fire damage, should I still file a claim?**

Yes. If there is no damage, but you are denied access to your home, you should have coverage under a section called "Prohibited Access by Civil Authority" or "Mass Evacuation Expense". Confirm you have this coverage from your broker and keep and documented receipts and records of expenses. This coverage is generally for a 30-day period.

**5. Can I access my insurance company in the area I've been evacuated to?**

The following is a link to claims centres a number of insurance companies have set up in Edmonton and Lac la Biche: [Key Information from Insurers](#). If your insurance company is not shown on this link, you can contact the Insurance Bureau of Canada's consumer information line at 1-844-227-5422 or by email at [FortMacFire@ibc.ca](mailto:FortMacFire@ibc.ca).

**6. What if I've lost my vehicle in the fire?**

Car insurance is rather straightforward. If your vehicle has been lost in the fire and you carried the coverage (comprehensive or fire and theft), then your insurance company should work with you to assess an actual cash value for the vehicle. You can also discuss the rental of a replacement vehicle with your broker.

**7. I live in a condo – do I have to worry about the rebuild of the building?**

In condos, the actual structure is insured by your condo corp. You should contact your condo corp. as they will represent you as an owner in the rebuilding process. Your personal property will be insured based on the amount of insurance that you purchased under your contents coverage. Ask your broker for a copy of your policy, which should also show what your "additional living expense" limit is.

**8. I'm renting an apartment – what is covered?**

Like condo insurance, your personal property will be insured based on the amount of insurance that you purchased under your contents coverage. Ask your broker for a copy of your policy, which should also show what your "additional living expense" limit is.

**9. What does "Additional Living Expense" cover?**

This coverage addresses the necessary increase in living expenses that you will incur as a result of the fire displacing you from your residence. This can include rent, food, groceries and other additional expenses that you have over what your usual costs would be. Make sure to keep receipts of EVERYTHING and document your experience well. This coverage

should continue until you are back in your residence, subject to the limit provided on your policy.

**10. What else should I be asking my broker or insurance company when I contact them?**

Ask them for timelines – what does the timing look like for this process, what are the next steps, when should you expect to hear from them or your adjuster? Knowing this process will help you manage your expectations during this time.

**11. When I'm able to return home, what should I do?**

Take pictures of damages before you begin cleanup and keep good records of repair and cleaning costs for your insurance agent. Once your insurance company is allowed entry to the areas affected, help centres staffed with adjusters will be available for the next phase of your claim. If you have any doubts about how damages could affect your safety, have your home inspected by a qualified building inspector or structural engineer before entering.

Here is a link to our communicate with a few additional items to remember: [Home Matters: Returning Home After a Disaster](#)

The following are some additional resources to help guide you along the way:

- [Red Cross Guide to Fire Recovery](#)
- [Red Cross Guide to Coping with Crisis](#)
- [Alberta Emergency Management Agency: After the Emergency](#)
- [Directory of Key Information from Insurers](#)

Hopefully this communicate can assist you and your employees as you work through the upcoming months to recovery, and remember we are here to provide resources, information and action to help you through. If you have any questions relating to any insurance or risk management matter, call a Lloyd Sadd executive today.

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