



Insurance tips for wildfire emergency preparedness and post-wildfire recovery

Here are some suggested steps you may want to consider in the event you are evacuated or are recovering from a wildfire:

- Ensure you and your family are safe
- Take whatever meaningful items from home you can before you leave
- If you have time before you evacuate, take pictures of the outside and inside of your home, opening cupboards to show contents as well.
- Arrange for temporary accommodations as quickly as possible – although it may feel like there is time to do this, there will likely be other people in the same position and accommodations will fill up quickly.
- Contact your insurance company - do not panic if you can not find your insurance documents, all you really need to do is call your Broker.
- Ask for a complete copy of your policy wording if you do not already have it. This should also include the Declaration page that shows your coverages.
- Let your Broker know where you will be staying so they can ensure you have coverage at your temporary accommodations.
- **Keep receipts** for all expenses following the fire/evacuation. Clearly mark the receipts to show what the item/expense is for. Your insurer will likely not accept a receipt without a clear description of what the expense is for. If you are able, develop a spread sheet for tracking expenses/receipts.
- It is advisable for you to keep **copies** of all receipts you provide to your adjuster for your reference and cross checking to ensure you have received payment for everything.
- Review the coverages and policy wording with your adjuster to ensure you understand what you are covered for. Ask to be advised about any items that may have a specific limit or that may be excluded.
- Do up a rough floor plan of your house to help you remember items.
- Make a list of questions for your adjuster as they come to mind then review that list with your adjuster to ensure you have covered off all your concerns.
- Notify your mortgage company if you have suffered a Total Loss of your home.
- If your insurance policy comes up for renewal during the course of your claim, pay the premium to keep coverage in effect. It is particularly important to maintain liability coverage in case someone comes onto your property and is injured.

- Ask your adjuster for an advance of funds to purchase necessary items and pay for expenses
- Speak to your adjuster about the best way to communicate with them. Limit the amount of emails you send – if possible ask as many questions as you can in one communication.
- Keep copies of all communications for your records
- After a discussion with anyone – adjuster, contractor etc, follow up with an email with what your understanding of the conversation was. Ask for confirmation you are correct or clarification if you misunderstood something. Example: Further to our telephone conversation of _____(insert date), my understanding of what was discussed is as follows:
 - a. Keep written communications short and to the point,
 - b. The easier your claim is to understand and follow the quicker it will be processed.
- Please remember, the insurance adjusters have a number of claims on the go and it is best that you cover off as much as you can in your first or second meeting.

Building

- This coverage is for your main dwelling and attached structures/fences. This covers anything attached to the building that you would typically leave with the house if you were going to sell it ie: built-in dishwasher, light fixtures. A portable dishwasher and other appliances are **contents**.
- Some insurers include window coverings under the building coverage, and some put them under the contents coverage – discuss this with your adjuster.
- Find out if there are issues with soil contamination from the fire and/or fire fighting efforts and ask if you are covered for remediation costs.
- Debris removal and demolition may also be covered under this heading.
- Find out what the terms of your coverage are – Replacement cost, Guaranteed Replacement. Cost or Actual Cash Value and be sure you understand what the coverage means.
- Find out what the limitation date is – this means, when you must have your claim finalized

Building Bylaws may have changed since you moved into your home and you will be required to build to current standards. Find out what you are covered for.

Out buildings – detached structures

- This typically includes any outbuilding/shed on your property and may also include fences.
- Any contents in outbuildings, not attached to the structure, will fall under the Content coverage of your main dwelling.

Plants, Trees, Shrubs and lawns

- There is typically a limited amount of coverage for these items that includes debris removal and replacement. Refer to your policy for applicable limits and speak to your adjuster.

Contents

- Your adjuster will ask you to make a list of the contents that have been lost in the fire.
- The easiest way to list destroyed items is on a room-by-room basis. In your mind, start at the entryway and move clockwise or counter-clockwise (whichever you prefer) around the room and list what you can remember, with as much description as possible. It is a good idea to follow the same procedure for each room.
- Your insurance policy may cover you for replacement cost on the contents. That means for items of like kind and quality (feature for feature) to what you had. Replacement cost is not usually based on what you paid for an item but there are some exceptions – discuss this with your adjuster.
- You may be asked to provide photos and/or original purchase receipts for content items which can be difficult in the event of a total loss.
- Ask your adjuster who will be providing replacement costs on your contents. Under the terms of your policy, it is the responsibility of the homeowner to prove their claim so you may be required to do this. There are, however, companies that price content replacements so discuss the possibility of this option with your adjuster as this is not a given under the policy but done at the discretion of your insurer.
- Discuss settlement options with your adjuster – replacement or cash settlement.

Additional Living Expenses

- This covers expenses up and above what you normally spend.
- Example - If your normal grocery expenses are \$500 and you end up spending \$650 you may be entitled to collect \$150 (\$650-\$500).
- Provides coverage for alternate accommodations.
- You will still be responsible to make mortgage payments if you have a mortgage unless you make other arrangements with your mortgage company.
- Ask your adjuster if you will be provided with an allowance for staying with family or friends. This may be done on a per diem/daily or monthly basis and ask if there is an allowance for pets accommodations, if you have any.
- If you can secure accommodations for the long haul, find out if payments can be made directly to the establishment you are renting from. They may not do this if you are staying with family/friends but you can ask.
- If you have a large property and wish to remain close by discuss this with your adjuster.

The adjuster is there to help you with your claim so don't be afraid to ask questions for clarification to ensure you are both on the same page and to avoid issues further down the road.

