

Insurance During Wildfires

During major wildfires, insurance companies may initiate temporary limitations on the sale of new policies in areas under imminent threat.

Consumers who want to change their coverage levels during a wildfire may face difficulties. **However, renewals of existing policies will continue to take place, regardless of the wildfire threat.**

Many policies include a 'Declaration of Emergency Endorsement', which extends the expiration date of policies when an emergency is declared by government, and ensures that the existing policy stays in force until an emergency order is terminated.

It's important to remember that the purpose of insurance is to protect you from unforeseen events. It is important to have coverage year round, and not wait for wildfires to occur before trying to secure insurance protection for your home and property.

Some examples of the limitations/restrictions that may be put in place for areas facing a threat from wildfire include:

- New policies
- Deductible changes
- Alterations to insured limits
- Major changes to existing policies

Since these restrictions are temporary, they do ease as the threat decreases.

Does a Provincial State of Emergency impact everyone's ability to obtain a new insurance policy?

No. If a "State of Emergency" is declared by the province, only the areas that are under imminent threat are commonly subject to temporary restrictions or limitations on the sale of new coverage.

If you are considering, or are in the process of buying, a new home in an area currently deemed at risk from wildfires:

- ▶ Consider adding a condition 'subject to property insurance' clause in the offer
- ▶ See if you can delay the possession date, until the threat passes and coverage can be placed on the policy
- ▶ Shop around. Insurers have different limitations/ restrictions for properties in threatened areas
- ▶ Ask your broker or agent what options may be available to secure insurance for the home
- ▶ Ask if you can add the new home onto your existing policy, instead of trying to secure a new insurance policy with a different provider.

More insurance questions?

Call your insurance representative, visit ibc.ca/bc or contact IBC at **1-844-2ask-IBC** (1-844-227-5422) or AskIBCWest@ibc.ca
[@insurancebureau](https://www.instagram.com/insurancebureau)






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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After a disaster hits your home or place of business, you might have no water, no electricity, no gas and no phone service for days. Or you may need to temporarily relocate. **What do you do? This guide helps answer that question.**



Stay Safe

Local officials will let you know if you're allowed to return home after a disaster. **Never enter a building if you hear it shifting or making unusual noises.** If you're concerned about the structural safety of your home, it's best to seek alternative shelter and wait for a building inspector or contractor to check your home and declare it safe before you enter.

If your home is safe to enter, don't turn off utilities such as water or gas unless pipes or appliances are damaged or leaking. If you do turn them off, don't turn them back on. Wait for a qualified technician to do so.



Make the Call

- After you've determined that you and the members of your household are safe, **contact your insurance representative as soon as possible.** Most insurers have 24/7 claims reporting. Provide as much detail as you can about the damage to your property and include photos of the damage. Ask for a claim file number.
- Your insurer will assign a claims adjuster. They will coordinate to survey the damage to your property and settle your claim. The claims adjuster can also provide guidance and answer questions about the claims process and settlement.
- Be sure to raise any questions you have regarding deductibles, coverage limits or repairs.
- If you're unable to reach your insurance representative, contact your 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 about 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 both your insurer and insurance representative with every phone number and 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.



Document All Damage and Prevent Further Damage

- Take steps, when safe to do so, to prevent further damage to your property. For example, cover furniture with tarps and board up broken windows as soon as you can – even if you haven't yet met with a claims adjuster. **Under your policy, it is your responsibility to take action to minimize further damage to your property and its contents.**
- **Take numerous photos** and/or videos to document how things look before you begin cleanup or temporary repairs.
- **Create an inventory of what was damaged or lost**, including item descriptions and their estimated cost. 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. Make sure to photograph all of the items that you dispose of.
- **Keep receipts for cleanup and repair expenses.**
- **Make copies of all documents**, receipts, photos and videos that you give to your insurance representative. Document the date and time of every call or correspondence with the adjuster and insurance representative.



Clean Up and Repair

- **Maintain good hygiene and safety practices during cleanup efforts.** To avoid injury, be sure to use appropriate protective gear.
- 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 and freezer foods for spoilage.** Keep a list of any food items you throw out and take photos of them to share with your insurance claims representative.

- **Be cautious when signing repair contracts.** Contractors should be licensed and/or certified, insured and reputable. If you get estimates from different contractors, 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; for example, water damage or fire.
- **Ask contractors to 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 scope and cost before the work begins.
- Depending on the type of policy you have, your insurer may offer to repair, replace or reimburse you for damage.
- **If you have any concerns with your claim, first speak to your claims adjuster.** If an agreement can't be reached, refer to your insurer's website to learn about their dispute resolution process.

