

Alberta's Disaster Recovery Program and Insurance Coverage: The Ins and Outs

What is the Disaster Recovery Program (DRP)?

DRP is a conditional grant program run by the Government of Alberta to assist residents in the aftermath of a disaster situation. It is designed to cover uninsurable costs and damages due to a natural disaster.

The program assists with losses and damages for which insurance was not readily available and covers expenses such as recovery and rebuilding costs, but not lost income or wages.

DRP is considered a program of “last resort” and is usually put in place to assist people who are not covered by insurance.

The government announced that a DRP will be made available for my community. Am I eligible for DRP funding if I have insurance coverage?

Yes, you could still be eligible. You must claim through your available insurance coverage and your policy will cover damages you have incurred if you purchased applicable coverage. The DRP may consider costs outside of the scope of your insurance policy, or if your insurance only covers you up to a certain limit.

You are encouraged to submit your DRP application while you work through your insurance claim.

For example, if your home was damaged by overland flooding and you have purchased the optional overland flood endorsement on your policy, your insurance will pay for damage up to the limits of your policy's coverage. If the policy limit is insufficient to cover all of your damage and the province has established DRP in your community, you still may be eligible for additional assistance.

How do I access DRP funding?

Accessing DRP is a process that requires applicants to follow specific steps to access funding if they are deemed eligible. Speak with your broker or insurer about applying, but the steps to accessing funding include:

- Working with your insurer to confirm coverage
- Submitting an application to the Alberta Emergency Management Agency through the Disaster Financial Assistance Online Portal
- Completing a qualification and eligibility assessment
- Going through an evaluation of the damage to your property
- Working with a case manager to calculate assistance as per the Alberta Disaster Assistance Guidelines.

Residents affected by the floods in northern Alberta can apply for DRP online by visiting <https://www.alberta.ca/DRP> and searching under “2020 recovery programs.”

What do I need to apply?

The information you will need is listed on the Alberta government's website. Your insurer or broker can walk you through the process and help prepare you. Applying for recovery funding is a multi-step process that requires documentation to help the government determine the amount of assistance you qualify for.

If you are a homeowner or tenant applying for DRP, please have the following information ready before you start your online application.

- Your My Alberta Digital ID (MADI) Verified to access and submit the online application. Click [here](#) to sign up.
- The name of the Disaster Financial Assistance Program (DFAP) that you are submitting an application for. If you do not know the name of the DFAP, please complete the "[Do You Qualify](#)" questionnaire.
- Your contact information including your:
 - Current mailing address
 - Current telephone number
 - Government-issued photo ID; for example, your driver's license, passport, Certificate of Indian Status or status card
- Alternate contact information
- Damaged property address (the address where the damage occurred)
- Insurance information
- A description of your damages and losses that the disaster caused.

My insurer denied my claim for overland flooding. Can I still apply for DRP?

Yes. You can still apply for the funding provided by the DRP if your insurance claim has been denied. The program is in place to help residents who were affected by the disaster and are not otherwise covered by insurance.

My business was affected by the disaster. Are businesses eligible for DRP funding?

Yes. Small businesses, landlords, condominium associations and other organizations are eligible. Your insurer and the government can provide you with information on what commercial organizations are eligible for DRP funding and how they can apply. Please note that small business applications differ from residential applications. Business owners can fill out the application form online.

Need more information?

To learn more, visit the Government of Alberta's website for general information on the DRP: <https://www.alberta.ca/DRP>

Contact Insurance Bureau of Canada's (IBC's) Consumer Information Centre:

Toll-free: **1-844-2ask-IBC** (1-844-227-5422) | Email: AskIBCWest@ibc.ca

Tweet [@IBC_West](#) | Visit ibc.ca

