

Fire Damage to Homes

Insurance coverage

- Virtually every home insurance policy covers damage caused by fire, even if the fire began on a neighbouring property, as long as the fire was not started intentionally by the insured for the purpose of destroying the property.
- Most home and tenant insurance policies provide “additional living expense” insurance or ALE to cover the cost of alternate accommodation and living expenses up to the dollar limits in the policy. ALE typically is available if you are prohibited from returning to your home as a result of an insured peril – in this case wildfire or because access is prohibited by a mass evacuation order by a civil authority.
- Contrary to popular belief, there is no such thing as an “act of God” exclusion in any property insurance policy in Canada. In fact, insurers routinely pay for damage resulting from natural disasters, including windstorms, hail and wildfires.

What should homeowners do?

- In the aftermath of a disaster, a homeowner’s first priority must be his or her personal safety.
- To facilitate claims processing, homeowners should document all property losses and take photographs of damage when possible.
- Homeowners who have experienced property damage as a result of a fire should discuss their coverage and any deductibles with their insurance representative as soon as possible.

After fire damage, homeowners should:

- Not enter the home until emergency officials say it is OK to do so
- Not turn on any electrical switches until their electrical system has been checked
- Assess the damage that has been done and determine if it can be cleaned up while taking proper precautions, or whether professionals should be hired.
- Check for fumes if you have gas service, and call the local fire department and gas company immediately if an odour is detected
- Take all reasonable steps to prevent further damage to any valuable property stored in the basement by relocating the items to another part of the house



Consumers looking for answers on these issues or requiring assistance with their insurance questions should call their insurance representative or call Insurance Bureau of Canada's (IBC's) Consumer Information Centre at **1-844-2ask-IBC. (1-844-227-5422)**

About Insurance Bureau of Canada

Insurance Bureau of Canada (IBC) is the national industry association representing Canada's private home, auto and business insurers. Its member companies make up 90% of the property and casualty (P&C) insurance market in Canada. For more than 50 years, IBC has worked with governments across the country to help make affordable home, auto and business insurance available for all Canadians. IBC supports the vision of consumers and governments trusting, valuing and supporting the private P&C insurance industry. It champions key issues and helps educate consumers on how best to protect their homes, cars, businesses and properties.

P&C insurance touches the lives of nearly every Canadian and plays a critical role in keeping businesses safe and the Canadian economy strong. It employs more than 120,000 Canadians, pays \$8.2 billion in taxes and has a total premium base of \$49 billion.

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