

Dealing with the impacts of flooding

Dealing with the aftermath of a flood event can be extremely stressful, especially under current circumstances.

Insurance Bureau of Canada (IBC) would like to inform home and business owners about how they can deal with the impacts of a flood that has affected their community and property.

- 1. Make safety a priority.** Your personal safety and the safety of your family, neighbours and community members should always be top of mind. Given the current COVID-19 pandemic, emergency responders may have reduced resources, but please be sure to follow the guidance provided by local and provincial Emergency Management Officials.

Your insurance professional can also provide guidance in an emergency situation. Although we are in the midst of a pandemic, insurance representatives are available and can still respond to your insurance concerns and assist with any insurance claims.

- 2. You have had to evacuate - what are your options?** If your home is uninhabitable or your community is under an evacuation order, please contact your insurance claims representative. If you have purchased the optional overland flood endorsement on your homeowner's insurance policy, you may be covered for additional living expenses and may be compensated for expenses over and above your normal expenses.
- 3. You have returned home – can you start cleaning up damaged property yourself?** If it is deemed safe to return to your home, then the short answer is yes. Remember to maintain good hygiene and safety practices during cleanup efforts. Rubber gloves, masks, goggles, rubber boots and other protective gear are recommended. Please also consider the following:
 - a. Document everything:** Take lots of photos and/or videos to document how things looked before you began the cleanup or temporary repairs. Create an inventory, including item descriptions and estimated costs of what was damaged or lost. The more detailed your list is, the better.
 - b. Inspect food items and dispose of anything that appears to be tainted:** We recommend that you dispose of any food that's come into contact with flood water, particularly canned items that have been dented or damaged in some way. Check your refrigerator for spoiled food and have your utilities restarted by professionals only. Make sure you document all items that are being disposed of.

- c. **Avoid standing water:** Your basement or other parts of your home may still have standing water that has not drained or receded. Do not enter these areas as they may be hazardous. Let the professionals handle those areas of your home.

Alberta Health Services has posted additional clean up guidelines here:

<https://www.albertahealthservices.ca/Advisories/ne-pha-cleaning-house.pdf>

- 4. **Know how to choose a contractor to assess damage and repair your property.** Your insurer will likely provide a list of preferred contractors to assist you. However, you are not obligated to use a contractor recommended by your insurer. You can use the service provider of your choice for the necessary repairs to your property. Be cautious when signing repair contracts and make sure your contractor is licensed and/or certified, to do the work they claim. You should also:

- a. **Make sure they're insured and reputable:** Don't be afraid to check their references and credentials.
- b. **Discuss payment terms before you sign anything.** Before signing a contract, you should speak with your claims adjuster to find out how much of the estimated cost your insurer will pay.
- c. **Request a written contract.** Regardless of who you hire they should provide a written contract 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 work before work begins.
- d. **Discuss all quotes with your claims representative before proceeding.** Some policies will have different sub-limits on types of work and repairs that may need to be undertaken. An insurance policy may pay for specific repairs up to a certain amount and may not cover the whole invoice.

- 5. **Renters need to understand their responsibilities.** Landlords are responsible for ensuring that rental properties are habitable. In most cases, the landlord, or their insurer will pay for repairs to the unit caused by an insured peril.

- a. **How quickly can I expect repairs to be completed?** There is no set period for a landlord to repair a rental unit, unless an Environmental Health Officer has inspected the property and issued an order to the landlord.

However, landlords should attempt to repair the unit within a reasonable time. Renters should consult legislation regarding tenant rights and responsibilities in their location as these laws may vary from region to region.

- b. **What are renters responsible for?** Renters are responsible for their belongings. If you have tenant's insurance, read your policy closely to see what kind of damage to your belongings is covered and call your insurer if you have any questions.

Questions? Contact IBC's Consumer Information Centre at 1-844-2ASK-IBC or AskIBCWest@ibc.ca.