



Hurricane Fiona FAQs

Does my home insurance policy cover hurricane damage?

Although insurance policies typically don't use the word "hurricane," they do provide coverage for specific perils such as wind, and optional coverage for perils such as sewer back up and flood. During a hurricane, much of the damage is caused by wind; therefore, coverage for this type of damage is widely available under most homeowner's policies.

If my tree fell on my neighbour's home, am I responsible for paying their deductible?

No. Just because you own a tree, you are not responsible for any damage caused by that tree during a major wind event. For a tree owner to be liable for damages, they would have had to be negligent; for example, if the owner had ignored that the tree was rotten for some time and that it could have fallen on your home. In this case, the tree owner didn't do anything wrong; wind is what caused the tree to break.

My landlord's tree fell on the front lawn of the home I'm renting. Who pays for the clean-up?

A tenant's insurance policy covers the tenant's property, such as their personal possessions inside the home. If the tree landed on the house, then the landlord's insurance policy would cover the tree removal from the structure

and repairs to the house. If the tree did not damage any insured property, the landlord would be responsible for the clean-up costs.

Is storm surge damage covered?

Damage caused by storm surge is generally not available for homes. There are ongoing discussions between insurance companies, governments and stakeholders to find a way for insuring storm surge damage to help protect Canadians in the future from these damages.

Will my vehicle and motorhome be covered for storm surge damage?

If you chose optional comprehensive or all perils coverage under your auto insurance policy, then yes, your vehicles will be covered for wind and water, including storm surge damage. These coverages are not part of the mandatory insurance requirements, so check your policy.

My car was damaged by a storm surge, but I want to keep the car for parts. Am I able to do so?

When a vehicle is damaged beyond repair by storm surge, it will probably be branded non-repairable, which means it can never be driven on the road again and can only be used for parts. If you are interested in keeping your vehicle for parts, speak with your adjuster to determine the available options.





I forgot to renew my insurance policy last year and it lapsed. What are my options?

Insurance policies commonly provide coverage for a one-year term. If you forgot to renew your policy, your insurer can't pay for any damages that occurred after the policy lapsed since you didn't have a valid policy. Provincial governments and non-governmental organizations, such as the Canadian Red Cross and other community groups commonly provide some financial assistance to residents after a disaster. Check local media coverage for information about assistance that might be available in your area.

I've heard that my claim will be denied if I don't file right away. Is this true?

Misinformation is circulating that if you don't file a claim immediately, you will not be covered. This is not accurate. Most homeowner's policies have a two-year time limit to settle a claim. The main reason for getting the claims process started right away is so you can get reimbursed and complete repairs sooner. We suggest you report your damages to your insurance representative as soon as you are able, so you can start the repair process. Remember you are responsible to take steps necessary to limit further damage. If you can't do this yourself, contact your insurer immediately.

My friend told me I should inflate my claim but that doesn't feel right. What should I do?

Inflating an insurance claim is a crime! Insurers will pay you for your damage according to the terms, conditions, limits and deductible outlined in your policy. You will be assigned an adjuster who will review the details of

your loss and explain the claims process. Providing false information is a bad idea that could result in serious consequences.

Do I have to use the contractor my insurance company recommended?

Many insurers have established relationships with qualified remediation contractors and can vouch for their reliability and the quality of their work. Many insurers also guarantee the work of the service providers they recommend. However, you are not obligated to use the contractor that your insurer recommended. Start by asking your service provider for an estimate. Then, before getting the work done or signing a contract, speak with your insurance adjuster to find out how much of the service provider's estimate your insurer will pay.

Will insurers be able to get building supplies and contractors quickly?

The insurance industry has no control over the availability of labour or materials and supplies. The sooner you start your claim, the sooner repairs can be completed, so make sure you start the process right away. Speak with your adjuster to get a clear sense of a realistic timeline for repairs to be completed.

How long will it take to see an adjuster?

Insurance companies have enacted their claims response plans and brought in additional resources to assist residents. Due to the high volume of claims and the fact that clean-up is still ongoing, it could take some time. Rest assured that once you report a claim, an adjuster will be assigned. They will contact you to discuss the next steps in the process.





My landlord won't let my business, or other businesses, back in to our building due to damage to the roof. Will I be covered for business interruption?

Business interruption or business income insurance is an add-on policy to your existing business property policy that covers your earnings during an unexpected shutdown. If your location was damaged by an insured peril, such as wind damage, causing your business to shut down, you could have coverage for lost income. Check your policy for any specific limits and indemnity periods.

My business was without power for three days. Will my business interruption coverage kick in?

Business interruption coverage is usually triggered by direct physical damage to your business or damage to a neighbouring business that causes your location to be shut down. Most business Interruption or business income policies do not cover loss caused by damage to electrical transmission lines that results in a power outage.

How long do I have to complete repairs?

Most insurance policies have a two-year time limit to finalize the claim. It is important to start the work as soon as possible, however, to ensure that delays don't cause additional damage.

Will my rates for my homeowner's policy go up because of Hurricane Fiona?

The insurance industry is well capitalized for severe weather events – this is what insurers are there for. This is what the industry prepares for. Your rate is calculated based on a variety of variables including the type of policy, deductible, replacement cost of your home, predicted costs of future claims, and past claims history, as well as many other risk factors unique to your property.

More insurance questions?

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

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