



Hurricane Fiona Recovery Process Timelines

The destructive and deadly storm that swept through Atlantic Canada on September 24 left a large swath of damage to homes, vehicles and businesses. As communities continue to pick up the pieces, insurance companies are bringing in extra personnel and working with residents to get life back to normal as quickly as possible.

The insurance industry's goal is to help impacted customers as quickly as possible – it's best for everyone involved when the claims process is efficient and effective. However, currently, there are factors outside your insurance company's control that can lead to service delays. The information below will help you know what to expect during the insurance claims process.

After the initial call with the adjuster/claims representative:

- Your adjuster will assign someone to assess damage and prepare an estimated cost of repairs. This could be an adjuster, or a property appraiser.
- Once your adjuster has confirmed coverage, if the claim is approved, you can schedule the repairs directly with a contractor of your choice or a contractor suggested by your insurer. Insurers are working to source contractors and building supplies – both of which are in high demand.
- Your adjuster will send you a 'Proof of Loss' form to complete. This is a declaration of your claim in which you list the property or items that have been damaged or destroyed and their estimated cost.
- Call your adjuster if you have any questions during the process. They are there to help guide you with your claim. Government assistance Protect your property from further damage

Disaster Financial Assistance Arrangement

If you are accessing Disaster Financial Assistance Arrangement funding (DFAA), you will need to have your insurance representative complete the 'Confirmation of Insurance' form first. Make sure you include this form when you submit your DFAA application as it will help get your application processed efficiently.

Avoid further damage

In the event of loss, policyholders are obligated to protect their property from further damage if safe to do so. For example, board up windows and place tarps over damaged roofs to protect against rain and snow. Please be safe and hire a qualified professional if it's unsafe to do the temporary repairs yourself. Your adjuster may be able to provide names of contractors to help you mitigate further damage.

Prepare for delays

Unfortunately, after storms that cause extensive damages, it may take a little longer than usual to repair your property. Recent supply chain disruptions have also contributed to delays. Speak to your adjuster to get an idea of realistic timelines and a full understanding of all the steps in the process.

More insurance questions?

Call your insurance representative if you have questions about your coverage, or contact Insurance Bureau of Canada's Consumer Information Centre for information and advice. Consumer Information Centre (toll-free): **1-844-2ask-IBC** (1-844-227-5422). You can also email AtlanticCIC@ibc.ca or visit ibc.ca for more information.