



## Q and A: Ontario and Quebec Windstorm Recovery Process Timelines

The destructive and deadly storm that swept through Southern Ontario and parts of Quebec on Saturday, May 21, left a large swath of damage to homes, vehicles and businesses. 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 questions and answers below will help you know what to expect during repairs and rebuilding.

### **What factors could cause delays in the replacement or repair process?**

Unfortunately, inflation pressures and supply chain disruptions are increasing the cost for building materials and labour shortages in the construction industry are also having a negative effect on the amount of time it could take to replace or repair damaged properties.

Many reputable contractors might not be available due to the high volume of work this storm has generated, so make sure you shop around.

Speak with your insurance representative and contractor to get a clear sense of a realistic timetable for repairs to be completed.

### **What is considered a reasonable amount of time to take to repair or rebuild a house?**

It is not uncommon for a full replacement to take 18 months or more after a large-scale disaster. The more structural damage your home has suffered, the harder repairs or replacement will be, and the higher the costs will be. In cases where a property has been damaged, the length of time to complete repairs depends on the availability of contractors and supplies as well as securing any necessary building or demolition permits from your municipality.

Work with your insurance representative and contractor to establish clear deadlines for the completion of your project.



## Should I complete temporary repairs?

Yes. If you are able to do so, it is your responsibility to mitigate the damage and prevent further damage from occurring, to the best of your ability. Many contractors can assist with temporary repairs to prevent further damage. Keep any receipts for temporary repairs to share with your insurance representative for consideration.

## What are the most important steps I should consider to help expedite the recovery process?

It's better to wait for a qualified contractor or restoration professional than rush and hire someone who's not properly skilled. Unfortunately, after natural disasters, there are some dishonest individuals and businesses who prey on people by making promises that are too good to be true. Here are some tips to help protect you in the recovery process:

- The first responsibility after a natural disaster is to make sure that you and your loved ones are safe. Once you have done that, begin the claims process so that your claim will be handled as quickly and efficiently as possible. Since there are likely to be a large number of claims, the sooner you file, the sooner you may be able to start repairs. Your insurance representative is your best resource for helping to get the recovery process started as quickly as possible.
- Check references before signing any contracts. Only use licensed and insured contractors. Never sign a contract before you vet a candidate. Speak to your insurance representative; they can help you ask the right questions to any potential trade person or contractor.
- Get recommendations from people you trust. Rather than hiring blindly, ask the people you know about who they recommend. It's likely your neighbours are having work done, too, so confer with them first.
- Know where your contractor is based and when they work. You want to avoid hiring someone who lives out of town or only works part-time, because those factors will make the timeline much longer for your rebuild.
- Always get an estimate. A contractor's estimate for work to be done can help protect your wallet and keep your builders on track. Be sure to check whether a potential contractor charges a fee to make an estimate. Your claims adjuster will typically approve the estimate before the work begins.
- Get a clear price breakdown. You should have a clear idea of how much you would be paying for materials and labour, and be supplied with any updates as the project progresses.
- Read carefully before signing. As with any contract, it's always important to read the fine print before you sign the dotted line.
- Do not pay cash up front. Unfortunately, it's common after a disaster for unscrupulous people to take the money and run without completing the job. Instead, if possible, start by paying only a deposit using a credit card, if required. Most reputable contractors charge only as the restoration work progresses or once completed.
- Stay alert. If you suspect you are not being treated fairly, go with a different contractor.



### **How do I choose a contractor to complete repairs to my home?**

You can ask your insurer for contractor recommendations. Many insurers have established relationships with 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 a company recommended by your insurer. A resident impacted by the Ontario and Quebec windstorm can use a service provider of their choice, though the insurer has the right to control costs. Many times, an insurer will get a “control” estimate to help manage costs and prevent increased costs for repairs after a large disaster. Before signing a contract, you should speak with your insurance adjuster to find out how much of the estimated cost your insurer will pay.

### **How long do I have to complete the repairs?**

Most insurance policies have a two-year time limit to finalize repairs. It is important to start the work as soon as possible, however, to ensure that additional damage isn't caused by any delays.