

Will I be reimbursed for my costs while I'm out of my house?

Keep all receipts for your additional living expenses since the evacuation date. When you contact your broker or insurer, ask them what living expenses you're entitled to, and for what period of time.

To Fort McMurray and area residents: *We're here to help.*

**Insurance Bureau of Canada (IBC)
Consumer Information Centre
at 1-844-2ask-IBC (1-844-227-5422)
FortMacFire@ibc.ca**

If your *home, car or business* was damaged in the fire, here are answers to your insurance questions.

Am I covered?

Virtually every home (and tenant) insurance policy covers damage caused by fire as long as the fire was not started intentionally by the homeowner. Some insurers at evacuation centres provide funds right away so you can meet your immediate needs.

Damage to vehicles from fire, wind, hail or water is usually covered if **comprehensive** or **all perils** coverage auto insurance was purchased. This coverage is not mandatory, so check your policy details.

If you're not sure who your insurer is, IBC can help. Contact us at 1-844-2ask-IBC (1-844-227-5422) or FortMacFire@IBC.ca

Will my claim be denied if I don't file right away?

NO. While it's helpful to start the claim process early, you can file whenever you're ready and able to. Also, additional living expenses start from the date of evacuation, not the date of the claim.

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How do I file a claim?

A. There are several ways you can file a claim:

1. Contact your broker or insurance representative.
2. Contact your insurer directly (most have a 1-800 claim number listed on their website).
3. Most insurers are located at the major evacuation centres. Check your insurer's website for details.

B. When you speak to your insurance representative, ask what living expenses you are entitled to, and for what period of time.

C. Your insurer will assign you an adjuster, who will work with you to assess the extent of the damage, once it's safe to return to your home.

Insurance for business owners

If you own a business in the affected area, you may have purchased business interruption or business income insurance. This is usually purchased as additional coverage to your existing business property insurance. It covers you for your business losses while you are unable to operate because of an insured event or "peril."

If you have questions, contact your insurance representative or IBC's Consumer Information Centre at **1-844-2ask-IBC (1-844-227-5422)**.

For more information, visit www.ibc.ca.

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