

## The claims process:

**If you have been affected by a wildfire, when safe to do so, take the following steps:**

- Assess and document the damage. Taking photos can be helpful.
- Call your insurance representative and/or company.
- List all damaged or destroyed items.
- If possible, assemble proofs of purchase, photos, receipts and warranties. Take photos of the damage and keep damaged items unless they pose a health hazard.
- Keep all of the receipts related to cleanup, and if you've been displaced, keep the receipts for your living expenses.
- Ask your insurance representative what living expenses you're entitled to and for what period of time.

# Fort Mac Fire – *we're here to help.*

**1-844-2ask-IBC**

**FortMacFire@ibc.ca**

*ibc.ca/disaster/fortmacfire*

## What insurance covers:

**Most home and business insurance policies cover fire damage.** If residents have to leave their homes because of a mandatory evacuation order issued by civil authorities, most home and tenant's insurance policies will provide coverage for reasonable additional living expenses for a specified period of time. Your insurance representative is at the ready to clarify the details of your policy.

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

**This is not true.** Always keep receipts and contact your insurer when you can. Alternative living expenses start from date of evacuation – not the date of claim. You may have heard misinformation circulating that if you don't get your claim in immediately, you are not going to get covered. Obviously it is important to get the claims process early but you will be covered.

If you've been displaced/evacuated:

- Keep the receipts for your living expenses.
- Ask your insurance representative what living expenses you're entitled to and for what period of time.

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