Questions about insurance? Call us.

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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.

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What to Do *After* Disaster Strikes

IBC
Insurance Bureau of Canada



After a disaster hits your home or place of business, you might have no water, no electricity, no gas and no phone service for days. Or you may need to temporarily relocate. **What do you do? This guide helps answer that question.**

Stay Safe

Local officials will let you know if you're allowed to return home after a disaster. **Never enter a building if you hear it shifting or making unusual noises.** If you're concerned about the structural safety of your home, it's best to seek alternative shelter and wait for a building inspector or contractor to check your home and declare it safe before you enter.

If your home is safe to enter, don't turn off utilities such as water or gas unless pipes or appliances are damaged or leaking. If you do turn them off, don't turn them back on. Wait for a qualified technician to do so.

Make the Call

- After you've determined that you and the members of your household are safe, **contact your insurance representative as soon as possible.** Most insurers have 24/7 claims reporting. Provide as much detail as you can about the damage to your property and include photos of the damage. Ask for a claim file number.
- Your insurer will assign a claims adjuster. They will coordinate to survey the damage to your property and settle your claim. The claims adjuster can also provide guidance and answer questions about the claims process and settlement.
- Be sure to raise any questions you have regarding deductibles, coverage limits or repairs.
- If you're unable to reach your insurance representative, contact your insurer's claims department directly. If your policy was lost or destroyed in the disaster, ask your insurance representative for a copy of your policy.
- If your home is unfit to live in, speak to your insurance representative about what **additional living expenses your insurance covers** and for what period of time. Keep receipts for additional expenses such as meals and hotel stays.
- Provide both your insurer and insurance representative with every phone number and email address where you may be contacted. If you must leave your home, post this information visibly on your property so that authorities or insurance representatives on the scene can reach you.

Document All Damage and Prevent Further Damage

- Take steps, when safe to do so, to prevent further damage to your property. For example, cover furniture with tarps and board up broken windows as soon as you can – even if you haven't yet met with a claims adjuster. **Under your policy, it is your responsibility to take action to minimize further damage to your property and its contents.**
- **Take numerous photos** and/or videos to document how things look before you begin cleanup or temporary repairs.
- **Create an inventory of what was damaged or lost**, including item descriptions and their estimated cost. The more detailed your list is, the better.
- **Salvage whatever you can.** Unless damaged items pose a health hazard, keep them – the claims adjuster may want to see them. Make sure to photograph all of the items that you dispose of.
- **Keep receipts for cleanup and repair expenses.**
- **Make copies of all documents**, receipts, photos and videos that you give to your insurance representative. Document the date and time of every call or correspondence with the adjuster and insurance representative.

Clean Up and Repair

- **Maintain good hygiene and safety practices during cleanup efforts.** To avoid injury, be sure to use appropriate protective gear.
- Throw out any food, including canned items, that has come into contact with floodwater or has been exposed to smoke, heat or soot. **Check refrigerated and freezer foods for spoilage**. Keep a list of any food items you throw out and take photos of them to share with your insurance claims representative.
- **Be cautious when signing repair contracts.** Contractors should be licensed and/or certified, insured and reputable. If you get estimates from different contractors, be sure to check references and credentials. **Discuss payment terms before you sign anything.** Your insurer will likely provide a list of preferred contractors to handle specific types of loss; for example, water damage or fire.
- **Ask contractors to provide written contracts containing detailed work descriptions** and warranties for work completed and materials used. If the work is covered by your insurance policy, make sure the claims adjuster approves the scope and cost before the work begins.
- Depending on the type of policy you have, your insurer may offer to repair, replace or reimburse you for damage.
- **If you have any concerns with your claim, first speak to your claims adjuster.** If an agreement can't be reached, refer to your insurer's website to learn about their dispute resolution process.

