



We are here to help you recover from a fire loss involving your home. As every loss is unique, the information in this guide is general. We hope it will help you understand the claims process and we encourage you to contact your adjuster to discuss any questions or concerns.

## The First Steps

After a fire, our top priority is getting your life back to normal. Our first steps focus on your immediate needs. We can help in the following ways:

- Set up a new claim and assign an adjuster.
- Explain and confirm the policy coverage.
- Help you retrieve items you need from the fire site, such as prescription drugs or valuables.
- Work with you to find alternate accommodation for your family and pets, as restoring or rebuilding your home may take several months.
- Arrange for an advance payment to help with the out-of-pocket expenses relating to the replacement of necessary clothing and personal effects.

Remember to keep all receipts relating to additional living expenses. If applicable, use the Additional Living Expense form included in this package to track expenses.

---

## What Happens Next?

Depending on the severity of the fire, restoration can be complex. The process varies, depending on whether or not the home is restorable or needs to be entirely rebuilt. The adjuster must attempt to confirm the cause of the loss and may hire fire investigation experts to help. Generally, recovery follows three phases: 1) Emergency measures to protect people and property, 2) estimating repairs, and 3) repairing damage or rebuilding.

### 1. Emergency Measures

Site safety is our first priority. If the home is destroyed, the site is secured against unauthorized entry and debris removal is arranged. A partially destroyed home (partial loss) may be unsafe for occupancy due to structural damage or biohazards.

After the safety issues have been addressed, our priority is to protect the undamaged portions of your dwelling and belongings. We will bring in someone with the proper expertise to prevent further loss. As a property owner, you will be required to sign a work authorization form. The contractor will remove damaged materials, extract water and begin to dry out the premises.



## 2. Estimating Repairs

Next, we will evaluate the damage to your home and loss or damage to personal property.

### YOUR DWELLING

Generally, estimating the repairs to your dwelling involves these steps:

ASSESSING DAMAGE	The adjuster and/or restoration contractor evaluates the damage and determines what repairs are needed. The Fire Marshal and building inspectors may be involved if there are building codes and municipal bylaws to consider.
PREPARING A SCOPE OF WORK	<p>The adjuster or estimator prepares a Scope of Work document detailing the required repairs. Preparing the scope document may also take longer if we need to consult engineering experts about the repairs.</p> <p>Repair or replacement of the building must be on the same location with a building of the same size and occupancy. Repairs should be completed within a reasonable time after the loss.</p> <p>It's important that you review the scope document with the contractor to ensure it's based on materials of similar quality at the time of loss. Be sure to raise any concerns with your adjuster immediately.</p>
OBTAINING QUOTES	Once the Scope of Work is agreed upon, depending on the extent of damage, competitive estimates may be required from at least two contractors. You may choose to have your own contractor submit an estimate. Your adjuster will compare the quotes and usually approves the job to the contractor with the lowest estimate.
AUTHORIZING WORK	<p>When the contract is awarded, the contractor and your adjuster will advise you of any amounts that you are responsible to pay. Your policy does carry some limitations in coverage with respect to total amounts payable. One such limitation is any necessary upgrades due to municipal bylaws.</p> <p>Before the contractor can start work, you will be asked to sign a Work Authorization. Be sure to do a careful review of this document before signing. Also be aware that our <a href="#">Claim Service Guarantee</a> only applies to our recommended contractors.</p> <p>If you would rather cash settle, see <a href="#">Cash Settlement</a> for details.</p>

## Cash Settlement

It's your choice to cash settle rather than repair. If you are not repairing, your settlement will be based on the Actual Cash Value of the loss or damage. To determine the Actual Cash Value, the adjuster will arrange both a market value assessment and appraisal. You will be provided with the report so you can make your decision.

You may obtain your own appraisal. There is a process available under the Insurance Act to resolve disputes regarding any differences in appraised values.

### Claim Service Guarantee

At your request, and as your insurer, we may provide you with names of repair shops, or contractors in your area, with which we have had good experience. We will not recommend such a firm unless we have complete confidence they will provide you with the quality claim repairs you deserve. You, at all times, maintain the right to choose your own repair shop or contractor in the event of a loss.

**If you decide to use the quality repair services we recommend, we'll guarantee the workmanship of those claim repairs.**

## YOUR PERSONAL PROPERTY

The condition of your personal property is also assessed during the estimate phase. Items are categorized as follows:

- **Undamaged items** may be removed and securely stored in the restoration company's facility until repairs are complete. You will have access to them with advance notice to the restoration company's project manager. There are special [items you may need to handle](#) yourself.
- **Restorable items** are removed for cleaning or repair. Electronics can often be restored and the restoration company will conduct a detailed analysis. If the item has been exposed to excessive heat, resulting in deformed plastic casing and internal parts, it will be considered non-restorable.
- **Non-restorable items** are listed and disposed of with your authorization. You will receive a copy of this list, which you can use to complete the Schedule of Loss form. Some items of sentimental value may be non-restorable. Discuss these with the adjuster or restoration contractor immediately, as partial restoration may be possible.

## 3. Repairing or Rebuilding

Once the repair contract has been approved, restoration begins. The contractor should give you a timeline of repairs with an approximate completion date. Delays are sometimes unavoidable due to availability of materials or trades, changes to scope requirements or building permit issues. The contractor should let you know if the schedule changes. When repairs and a final cleaning are completed, the contractor will arrange for your contents to be moved back into your home.

### IMPORTANT

- When your contractor asks for input, respond promptly. Timely decisions on matters such as paint colours and flooring will keep repairs on schedule.
- You will be asked to sign a Completion Certificate when the work is finished. Notify your adjuster if there are deficiencies in the work, so they can be addressed before final payments are made.
- Comply with completing and signing a Proof of Loss form. The adjuster will advise you regarding the specific requirements in relation to the Proof of Loss form and whether it should be witnessed or notarized.

## Selected Policy Considerations

### Guaranteed Replacement Cost

If you have this coverage and you proceed with repair or replacement, we will pay for the loss to your dwelling on the basis of full replacement cost, regardless of the Amount of Insurance you purchased.

### Inflation Protection Coverage

The Amount of Insurance on your property is automatically increased by a pro rata proportion based on the number of days your policy has been in effect. If your claim exceeds policy limits, your adjuster will discuss this coverage with you.

### Single Inclusive Limit

If your policy provides this coverage, you are able to combine your policy limits on the Dwelling, Private Structures, Personal Property and Additional Living Expense should one of these limits become exhausted. Where you have Guaranteed Replacement Cost, this Single Inclusive Limit will be based on the Private Structures, Personal Property and Additional Living Expense limits.

## Items You May Need to Handle

Note that restoration companies may not transport guns, ammunition, or pollutants. They may ask that you handle chequebooks, cash, personal identification, jewellery, money, expensive artwork and other valuables directly.



### Additional Living Expense

If your dwelling is unfit for occupancy because of the loss, and you have to move out while repairs are being made, we insure any necessary increase in living expenses to allow your household to maintain its normal standard of living (such as alternate accommodation or pet boarding). This coverage is limited to the reasonable time required to repair your dwelling.

### Fair Rental Value

If the loss has rendered the part of the dwelling that is rented to others or held for rental unfit for occupancy, payment will be made for the reasonable time required to repair that part of the dwelling. Your adjuster will require a copy of the lease agreement and confirmation of the rental income in order to assess this part of your claim.

### Debris Removal

If your home is a total loss and exceeds the policy limits available, an additional 5% of the building limit will be available to you to cover debris removal expenses.

### Fire Department Charges

We will pay up to \$10,000 if you are charged for firefighting services.

### Outdoor Trees and Plants

You may use up to 5% of your dwelling or contents coverage to replace outdoor trees or plants. This is limited to \$1,000 per tree, shrub or plant, including debris removal.

### Jewellery Losses

The adjuster works with quotes based on an appraisal or description of the item. If you prefer to replace the item through a jeweller of your choice, you may do so, but we only pay up to the amount of the lowest quote. Jewellery items that you do not wish to replace may be settled on an Actual Cash Value basis.

### Electronics

When your loss includes electronic items such as TVs and computers, we will obtain quotes on replacement items that are identical or similar to the make and model of the lost item. If you wish to upgrade, you will be asked to pay the increased cost.

### Irreplaceable Property

Under your insurance policy, certain types of personal property will only be settled on an Actual Cash Value basis. These include items that cannot be replaced with new articles because of their inherent nature, such as:

- Antiques, fine arts, paintings, statuary
- Memorabilia, souvenirs, collectors items
- Property that is not in good or workable condition
- Property no longer used for its original purpose

### Customer Service Standards

We aim to provide excellent customer service.

- Same business day response for phone messages.
- Response within 5 business days for mail/ email communication.

Claim volumes do vary significantly with severe weather, affecting our response times. In these cases, your patience is appreciated.



This is general information only. It does not change your actual policy coverages. Your policy Terms, Conditions and the provisions of the Insurance Act govern.

