

Thank you for choosing Wawanesa as your insurer. You have experienced a loss to your home or property and we are here to help you get back on track as quickly as possible.

Our goals are to provide a professional and respectful claims experience and to ensure claims are settled fairly, accurately and promptly. During your claim we will need your assistance with gathering specific information about your loss. For this reason, we have prepared this package to help you know what to expect during the claims process. Please review this information carefully and discuss any questions you have with your adjuster.



## What to Expect in the Claim Process

When we are notified by your broker of your claim, our immediate actions are to:

- Set up a new claim and assign an adjuster.
- Obtain information and assess coverage.
- Have the adjuster contact you to respond to your immediate needs. This may involve sending a contractor to your home to prevent further losses and/or make your home safe.
- Help you find other accommodations if your dwelling is unfit for occupancy.

Your adjuster will also guide you through the following steps:

### Assessing Your Coverage

Your adjuster will review your coverage, exclusions, and deductibles that may apply. If the adjuster needs more information to fully determine your coverage, an expert may do a site visit to your home.

### Assessing the Loss

Once your coverage has been assessed, we will gather information to assess the full extent of the loss:

- **Loss or damage to your dwelling:** If there is damage to your home, the cost of repairs will be estimated. The adjuster may inspect the damages or may assign a restoration contractor. Where damage is extensive, [competitive estimates](#) may be required.
- **Contents loss:** To assess the loss arising from stolen or destroyed personal property, you will need to inventory your loss on the [Schedule of Loss form](#). You will be asked to supply proof of ownership and value such as copies of bills of sale, invoices, appraisals, or photographs. If necessary, we may also use expert appraisers to establish values.

### Approving Repairs to Your Dwelling

After reviewing all of the estimates, the adjuster approves the cost of repairs prior to work being started. This process establishes the amount we are prepared to pay for the required work. You may choose the contractor of your choice. As the property owner, the contractor will require you to sign a Work Authorization form. Most contractors will ask you to pay the [deductible](#) at this time.

### What is a deductible?

A deductible is an uninsured part of a loss that is paid by the policyholder. Deductibles may be paid to a contractor or vendor (usually prior to the start of repairs or replacement). A deductible may also be applied to any cash settlement to you.

### Competitive Estimates

If the damage to your home is extensive, we may need estimates from one or more contractors. You are entitled to have your own contractor submit an estimate. Based on the same scope of work, the lowest estimate will be approved.

### What is a Schedule of Loss Form?

A Schedule of Loss is a list of items you are claiming. The form requires you to provide detailed information of the lost property. All columns should be completed.

## Approving Contents Repair or Replacement

Your contents coverage may be [Actual Cash Value](#) or Replacement Cost. Upon receipt of your Schedule of Loss, we will determine Actual Cash Value. If your policy provides Replacement Cost, you can begin to replace your lost or non-restorable items. If contents (items) are restorable, we will assist in making arrangements for repairs. Please refer to [Replace or Cash Settle](#) for options.

## Reimbursement for Related Expenses

Some costs associated with a loss to your dwelling may be reimbursed:

- **Additional Living Expenses:** Necessary increases in living expenses for maintaining your standard of living (such as alternate accommodation or pet boarding) may be reimbursable. You will need to provide all receipts relating to these costs to your adjuster.
- **Fair Rental Value:** If the loss has rendered the part of the dwelling that you rent to others or hold for rental unfit for occupancy, we reimburse you for the reasonable time required to repair that part of the dwelling. Submit a copy of the lease agreement and confirmation of the rental income to have this part of your claim assessed.

## Concluding Your Claim

When repair or replacement is complete, your adjuster pays the vendors or contractors directly for pre-approved amounts. We may ask you to sign a Proof of Loss form to comply with the policy provisions and the Insurance Act. Contact your adjuster immediately if:

- You need help with the Proof of Loss form.
- Aspects of the claim are outstanding.
- There are deficiencies in the work done by a contractor. Our [Claim Service Guarantee](#) ensures the workmanship of repairs completed by our recommended contractors.

## What You Need To Do

Your responsibilities in the claims process are:

- **Minimize the loss or damage.** Take the necessary steps to minimize the damage. For example, if water is coming into your basement, move contents to a dry area. If the loss is covered by your policy, you may be reimbursed for expenses you incur for actions you take to minimize the loss.
- **Provide contact information and cooperate with your adjuster as required.** A contact name, telephone number and email address (if available) are essential. Please advise your adjuster immediately if your contact information changes. Your policy requires your full cooperation in providing particulars of the loss including complete inventories of lost or damaged property.
- **Report your loss to authorities.** In the case of a burglary, if possible, do not touch anything and report any burglary or theft to the police as soon as you can. Provide an initial list of stolen items to the officer. You can add to it later if you discover more items or damages. Should any claimed property be recovered, you must notify your adjuster of the recovery as soon as possible.

**Submit required documentation and forms promptly.** Some examples are:

- A completed Proof of Loss form and/or Schedule of Loss.
- Any documents your adjuster requires to assess coverage or quantify the loss.

## Replace or Cash Settle?

It's your choice whether to replace items or cash settle. When replacing items, you must keep all your receipts in order to be reimbursed. As there is a time restriction on replacement, it's best to complete this as soon as possible. Your options are to:

- Settle with us based on Actual Cash Value. If you replace the item within 180 days from the date of loss, we will reimburse you the difference.
- Purchase new items to replace those lost. Replacement must be for like, kind and quality.
- Replace some of the items through our established vendors. They will invoice us directly, reducing your out-of-pocket expenses.

If you choose to cash settle, amounts paid are based on the Actual Cash Value of the item.

## What is Actual Cash Value?

The policy defines how Actual Cash Value is determined. Actual Cash Value will take into consideration such things as the cost of replacement less any depreciation. In determining depreciation, we will consider the condition of the property, the resale value, the normal life expectancy, and the use of the property immediately before the loss damage.

### 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.**

You will be advised as to why this information is necessary.

- If available, video or photos documenting the damage to your dwelling.
- **Communicate your concerns to us.** Speak to your adjuster if you are not satisfied with the service you are receiving from a vendor or contractor. If you have concerns about the handling of your claim, please contact the Claims Department.

For more information about Wawanesa Insurance's policies, claims and customer satisfaction process, please visit [www.wawanesa.com](http://www.wawanesa.com).

## Frequently Asked Questions

### How long does the whole process take?

On average, straightforward claims are settled in a matter of weeks. Claims with more significant damage or loss take longer. Determining an accurate repair scope, obtaining competitive estimates and complying with permits and inspections will increase the time required for restoration. If our contractors are completing repairs, they will provide you with a timeline for repairs and let you know if it changes.

### I may want to upgrade my flooring when it is replaced. Is that allowed?

Yes, but you will be responsible for any increase in costs due to the upgrade. Your contractor will explain your options and invoice you separately for this additional cost.

### Does this work the same way for contents like electronics or TVs?

Yes, you can upgrade, however, you are responsible for the additional cost.

### Must I replace through your vendor?

No, you may choose your own vendor. If you choose to replace items at a higher cost than quoted by our vendor, we will only pay up to the amount of our vendor's quote. Our vendors are able to bill us directly, which can minimize your out-of-pocket expenses.

### While the claim repairs are being done, I would like to do some additional renovations. How will this affect my claim?

Our Claim Service Guarantee only applies to work that is directly related to the claim, not to additional renovations. If your home is not fit for occupancy for a longer period of time due to renovations, the policy only covers additional living expenses for the time required to repair damage due to the loss.

### After the loss, my family and I worked to begin the cleanup and prevent further damage. Will I be compensated for this time?

Itemize the time spent and any expenses such as rental equipment and your adjuster will take these costs into consideration.

### My utility costs increased during the time of the restoration. Can I make a claim for this?

Yes, this increase in expenses is recoverable. Submit your utility bills to demonstrate the increased costs incurred.

When there are dryers and dehumidifiers running for several days, you may see a substantial increase in your electricity consumption.

## If it's broken, don't fix it yet.

Do not make repairs on your own unless they are necessary for your safety and security or prevent further damage. Do not dispose of damaged items before speaking to your adjuster. If it is a covered loss, your adjuster and restoration contractor will guide you through the disposal, repair and replacement process. Check with your adjuster if you are unsure of steps you should take.



## You have asked me to substantiate my loss. How do I do that?

You are responsible for the complete and accurate presentation of your claim. Documentation that demonstrates your ownership of the claimed items is sufficient substantiation. For example, you could provide receipts, instruction manuals, warranty cards, serial numbers, original packaging, income tax statements, photographs (even if the item only appears in the background) or credit card statements.

## How do I document an item that was a gift?

Submit the name of the giver along with a contact phone number and their relationship to you.

## I cannot document all of my items. What can I do?

We understand certain items are harder to substantiate than others, and we don't expect documentation on all items. Your adjuster will assist you in establishing ownership for items that cannot be documented.

## I have an All Risk policy and my claim has been denied. What should I expect from the adjuster?

All insurance policies have limitations and exclusions and the adjuster's decisions are based on the policy wording. When a claim is denied, you are notified in writing of the reasons for the denial with reference to the applicable policy wording.

## Should I make a claim on a small loss?

If you have a small loss, refer to your policy declaration page for your policy deductible as the loss may not exceed the deductible. We recommend you discuss this with your broker as the adjuster cannot determine the effect on future premiums.

## Do I have to pay my deductible if someone else causes the damage?

Yes, unless the wrongdoer has insurance and their adjuster accepts responsibility for the full amount of the damage. Your adjuster will conduct the investigation to determine if someone else is responsible and will put them on notice of your claim. You will be notified if we are successful in recovering any portion of the damages.

## 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.



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