



We are here to help you recover from a water 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 water loss, 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.
- Send a restoration company to assist you, if necessary. As a property owner, you will be required to sign a work authorization form. The first 72 hours of any water damage loss is critical as the proper steps can prevent further damage.
- Work with you to find alternate accommodation for your family and pets if your home is unfit for occupancy during restoration.

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?

Water damage restoration can be complex and should be handled by a qualified restoration contractor. Situations vary with each claim, depending on the extent of damage and whether the water is clean or contaminated. Generally, recovery follows three phases: 1) Emergency measures to protect people and property, 2) estimating repairs, and 3) repairing damage.

### 1. Emergency Measures

Site safety is our first priority and it's important that these claims be handled properly. Water escape caused by a ruptured pipe or other water container in your home is usually clean, therefore there are fewer safety issues. Water escape resulting from a sewer backup, however, brings contaminated water into your home. Depending on the source and extent of the escape, steps taken may include:

- Removal and disposal of porous items, such as carpeting, drywall or couches.
- Immediate cleaning and disinfecting carried out by qualified technicians.
- Specialized remediation procedures for hazardous materials.

After the safety issues are addressed, our priority is to protect undamaged portions of your dwelling and belongings. The contractor will remove damaged materials, extract water and begin to dry out the premises.



## 2. Estimating Repairs

Next, we 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. Repairs may include changes required due to 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.</p> <p>It's important that you review the scope document with the adjuster and/or 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 one or more contractors. You may choose to have your own contractor submit an estimate. Your adjuster will compare the quotes and usually approve the job to the contractor with the lowest estimate.
AUTHORIZING WORK	<p>When the estimate is approved, the contractor and your adjuster will advise you of any amounts that you are responsible to pay.</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>

### 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.
- **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.

## 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. At your request, the adjuster will provide you with a calculation of the settlement amount.

### 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.**

### 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.

### 3. Repairing Damage

Once the repair contract has been awarded to the contractor of your choice, restoration begins. The contractor should give you a time line 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

#### Coverage

Water and sewer backup losses are some of the most common types of damage experienced by homeowners. The policy intends to provide coverage under specific circumstances only. You should confirm that coverage is available before proceeding with repairs.

#### 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.

#### Electronics

When your loss includes electronic items such as TVs and computers, we will obtain quotes on replacement items that are similar or identical 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



## Frequently Asked Questions

### How long will I have to wait for my property to dry?

Drying time varies with several factors. In most cases, drying should be complete within four days. Daily monitoring of moisture levels will determine when the drying process is complete. Please be patient. Padding and sub-floors may still be wet though your carpet may feel dry on the surface.

### Why have air movers and dehumidifiers been brought into my home?

Water can infiltrate walls and floors, affecting materials such as drywall, baseboards and sub-flooring. To dry these surfaces, dehumidifiers and high-speed air movers are used to remove the excess moisture. To ensure your safety and efficient drying, contact your restoration contractor prior to turning off or moving drying equipment.

### Why did the contractor remove contents such as wet clothing, bedding, and area rugs?

Depending on the extent of the damage, they are taken offsite for specialized drying and cleaning. They will be returned to you once the dwelling repairs are complete.

### Should I turn up the heat or open the windows?

The restoration technician will have set your thermostat for the best drying results. Changing the setting may delay the drying process. The technician will also advise you when it's appropriate to open the windows.

### Will my wood floors be replaced?

If wood floors cannot be saved, they will be replaced. Wood flooring may take several weeks to dry. At that time, the floors will be inspected and a decision will be made. Refinishing the floors will also be considered.

### Can I walk on the floors or carpet while they're drying?

We do not recommend walking on drying surfaces, but if you must, wear shoes for your own safety.

### After a heavy rainfall, water entered my basement through the foundation wall. Why isn't this covered?

Your policy wording limits the type of water damage that is covered. Ground water or a rising water table entering your basement through a foundation wall is specifically excluded. This is a common limitation in our policies and in the insurance industry.

### Are my plumbing repairs covered?

Generally, pipes burst due to age or wear and tear. The policy does not cover this type of damage. While the resulting water damage may be covered, the repair to the failed plumbing is your responsibility. Damage caused by freezing may be covered if the proper coverage is in place.

## 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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