



Wildfire Event Checklist and Tips

Disasters can be extremely disruptive, and the Canadian Red Cross has found that providing timely and relevant information can support those impacted to more effectively navigate recovery following an event.

The level of financial specific assistance the Canadian Red Cross can provide following any disruptive event depends on the level of public donations and government support.

The purpose of this document is to provide wildfire-specific information to those experiencing a wildfire event. The information presented below prompts you to consider:

- a) institutions that should be notified that you have been impacted by a wildfire;
- b) general tips for how to navigate your recovery
- c) information to help you understand your wildfire impacts
- d) insurance coverage; and
- e) a check list for navigating potential wildfire-related insurance claims.

It is important to understand your insurance policy. Review it closely and contact your broker and/or insurer with questions.

Only re-enter your home or fire affected area if you are authorized by officials to do so. Be sure you review safety measures guidance such as the Red Cross Guide to Wildfire Recovery, prior to returning home.

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I Have Been Ordered to Leave my Home or Have Been Displaced from my Home Due to a Wildfire





Now what?


- If you have insurance, call your insurance representative and open a claim once you and your loved ones are safe.**

 *Most insurers have a 24-hour claims reporting line.*

 *Ask your insurer what to do next and when.*

Consider asking:

-  *What coverage can you take advantage of immediately, such as Additional Living Expenses (ALE)? Be sure to understand what dollar and time limits apply to your ALE coverage. Inquire whether ALE will be provided on a reimbursement basis. See **CRC's Understanding Your Insurance Policy – Homeowner and Submitting an Insurance Claim** for more information.*
-  *Will a contractor come out to your home to assess the damage?*
-  *What does the clean-up process involve? Is this different if there was only smoke damage, without structural damage?*
-  *Will your insurer provide assistance with things such as fridge/freezer removal and replacement?*


-  **What are your mitigation responsibilities? Does your property require securing, such as boarding up windows or fencing around any hazards?**

! *Be sure to take detailed notes of your conversations; who you spoke to; from what company; when you spoke to them, what you discussed; how to reach them again.*


 *Review your insurance policy and become familiar with your coverage and its limitations.*

 *Check out our **Understanding Your Insurance Policy** homeowner fact sheet.*

- If your vehicle has been damaged, make sure you notify your auto insurer.**

 *Find out if wildfire damage to your vehicle is insured. Typically, if you have specified peril or comprehensive coverage on your policy, fire damage is insured.*

- Notify your mortgage lender.**

 *Your mortgage agreement is a contract between you and your mortgage holder. Each contract is different. It is very important to review your mortgage agreement to determine whether you have an obligation to report the disaster to your mortgage holder.*


! For example, it is common for mortgage contracts to include a clause that requires the borrower to “give notice to the lender of any violation of the applicable environmental laws or any investigation or inquiry by any governmental authority or agent in connection therewith.”^[1] *It is possible that a natural disaster like a wildfire will give rise to a violation, investigation or inquiry which would trigger an obligation to report.*

! Even if you are not contractually required to report loss or damage to your mortgage holder, *it is a good idea to notify your bank in the case that you wish to attempt to make payment arrangements on your mortgage or other financial products (credit cards, line of credit, loans, etc.) to provide temporary financial relief.*

- Notify your place of employment and your children's school(s).**

- Consult your provincial / territorial authority for what assistance may be available and familiarize yourself with the requirements for the program:**

LOCATION	PROGRAM
ALBERTA	DISASTER RECOVERY PROGRAM
BRITISH COLUMBIA	THE DISASTER FINANCIAL ASSISTANCE PROGRAM
MANITOBA	THE DISASTER FINANCIAL ASSISTANCE PROGRAM
NEW BRUNSWICK	THE DISASTER FINANCIAL ASSISTANCE PROGRAM
NEWFOUNDLAND & LABRADOR	THE DISASTER FINANCIAL ASSISTANCE PROGRAM
NORTH WEST TERRITORIES	THE DISASTER FINANCIAL ASSISTANCE PROGRAM
NOVA SCOTIA	THE DISASTER FINANCIAL ASSISTANCE PROGRAM
NUNAVUT	NO DISASTER ASSISTANCE PROGRAM
ONTARIO	DISASTER RECOVERY ASSISTANCE FOR ONTARIANS
PEI	NO DISASTER ASSISTANCE PROGRAM
QUEBEC	GENERAL FINANCIAL ASSISTANCE PROGRAM
SASKATCHEWAN	PROVINCIAL DISASTER ASSISTANCE PROGRAM
YUKON	NO DISASTER ASSISTANCE PROGRAM

 *Each Governmental Authority should have their own website with information on how to apply and if the program is available following a fire event.*

[1] Walter M Traub, Falconridge on Mortgages, 5th ed (Toronto: LexisNexis, 2018) at §10:60.160 “Covenants Relating to Environment”.

STABILIZATION DURING DISPLACEMENT (INCLUDING EVACUATION) AND YOUR PATH TO RECOVERY


Displacement can be extremely disruptive. Consider these tips from other beneficiaries impacted by past events that have worked with the Canadian Red Cross:

- Take time to outline your next steps as a household for the near, short term and longer term (worst case/best case planning)
- Identify what decisions would best be made with the support of others such as professional services
- Prioritize what decisions need to happen immediately and which ones can wait
- Ensure the wellbeing of you and your household; with this you can ensure you are in the best mindset to outline your own recovery


ADDITIONAL SUPPORT

Disasters and emergencies can cause significant disruption and add stress to your life. If you experience stress reactions that make it impossible to function normally over a long period of time, seek help. One option is to contact your local health facility, or a local crisis support line. For immediate **assistance support** anywhere in Canada, **please call Crisis Services Canada** at 1-833-456-4566.

TIPS

 **Keep all receipts, quotes and invoices for all costs (including time you are prevented from residing in your home due to the wildfire). This can be helpful with insurance claims, and applications to governmental assistance programs.**

! *Costs may not always be reimbursable but keeping documentation can help if there is assistance available.*

 **Be wary an increase in 'cash only' vendors after events like wildfire that are unwilling to provide a receipt (think clean-up, demolition, or tree or debris removal).**

! *Although cost effective, it may mean that:*

- *you do not have documentation for the expense,*
- *the work may not have a warranty,*
- *in some cases, the work may be performed by a non-professional,*
- *you may be liable if there is an injury on your property.*

 **Be careful when hiring a contractor for repair and rebuild**

- ✓ *Consult our Repair and Reconstruction Checklist*
- ✓ *Confirm that the contractor is properly licensed and insured*
- ✓ *Sign a written agreement*
- ✓ *Do not pay too much upfront and ensure you have a holdback*

 **Take time to review what evacuation and displacement from home will mean for your household**


- ✓ *Consider what steps you can take to establish a temporary routine*
- ✓ *Adjust your budget where required for additional costs and make sure there is a contingency for delays/changes*

 **Documents can spread out quickly, become hard to find or disorganized and overwhelming. There will be many documents, conversations and interactions.**

- ✓ Keep a record of your communication with your insurers, banks / mortgage lenders and other third parties
- ✓ You can request copies of expert reports and estimates from insurers, if helpful
- ✓ Some people find it helpful to open a separate email account for correspondence related to the rebuild, repair, or displacement
- ✓ Check out Apps for scanning paperwork and receipts to a cloud or file management system

 **It's likely you'll work with and meet many new people through the displacement and recovery process. It may be helpful to start a contact list that can be shared within your household.**

- ✓ Consider a shared contact list for your household
- ✓ Consider a file for business cards
- ✓ Create a contact list in your notes (in your phone) or an App
- ✓ Identify opportunities for group or shared conversations, where helpful

 **In a disaster event, many municipal, provincial, public and private groups offer help.**

- ✓ Consider searching for and signing up for alerts, social media pages and accounts offering information and/or assistance.

Almost all home and business insurance policies cover wildfire as well as smoke and the resulting water damage from fire fighting efforts, as long as the wildfire was not started intentionally by the individual or business making the claim.

Details can be seen in the **Declarations section**, the **Endorsements section** and the **Exclusions section** of your Policy. These three sections should be reviewed together.

! NOTE:

Even if you do have coverage for wildfire, there may be specific circumstances for which this coverage may not apply. Read your entire policy carefully to confirm what these exclusions might be. Typical examples of exclusions might be:

- *Loss or damage which occurs while the dwelling is under construction or vacant.*
- *Loss or damage occurring as the result of a maintenance issue.*
- *Arson by insured or someone with an insurable interest in the property.*

Be sure to check your policy and consult with your broker/insurer for coverage terms and limitations.