



HURRICANE EVENT CHECKLIST AND TIPS

Disasters can be extremely disruptive. The Canadian Red Cross has found that providing timely and relevant information can support those impacted to more effectively navigate their own 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 general hurricane specific information to those experiencing a hurricane event. The information presented below prompts you to consider: (a) institutions that should be notified of your hurricane event; (b) a general understanding of your insurance coverage (specifically, wind and hail coverage, as well as any optional flood and sewer backup insurance coverage) applicable to a hurricane event; and (c) tips and check list items for navigating potential hurricane insurance claims.

I HAVE EXPERIENCED A HURRICANE EVENT, NOW WHAT?

HOME OWNER? 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]



TIP: It is possible that a natural disaster will give rise to a violation, investigation or inquiry which would trigger an obligation to report to your mortgage holder.



TIP: 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) IF APPLICABLE.
- CONSIDER COMMITMENTS SUCH AS TRIPS, ORDERS OR SUBSCRIPTIONS THAT YOU MAY WISH TO SUSPEND OR CANCEL.
- INSURED? IF YOU HAVE INSURANCE, CALL YOUR INSURANCE AGENT AND OPEN A CLAIM. SEE "ARE HURRICANES COVERED BY MY INSURANCE POLICY?" BELOW IN THIS FACT SHEET.

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

THINGS TO KEEP IN MIND:

MOST INSURERS HAVE A 24HR CLAIMS LINE. ASK YOUR INSURER WHAT TO DO NEXT?



CONSIDER ASKING:



TIP: 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 – and Submitting an Insurance Claim** for more information.



TIP: Should you remove contents before they become further damaged? Policies require that you take measures to mitigate (aka prevent further damage from occurring), so be sure to document conditions before and after mitigation measures.



TIP: Will a contractor come out to your home to assess the damage?



TIP: What are your mitigation responsibilities?



TIP: If your vehicle has been damaged, notify your automobile insurer. You may have coverage for wind and hail damage to your vehicle if you have purchased a comprehensive or all perils insurance policy.

BE SURE TO TAKE DETAILED NOTES OF YOUR CONVERSATION. 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.



TIP: Check out our **Understanding Your Insurance Policy** fact sheet.

□ CONSULT YOUR PROVINCIAL / TERRITORIAL AUTHORITY FOR WHAT ASSISTANCE MIGHT BE AVAILABLE AND FAMILIARIZE YOURSELF WITH THE REQUIREMENTS FOR THE PROGRAM.

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

□ 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)
- Adjust your budget where required for additional costs and make sure there is a contingency for delays/changes
- 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



TIPS TO KEEP YOU ORGANIZED

Keep all receipts, quotes and invoices for all costs (including time you are prevented from residing in your home due to the hurricane). 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.



TIP: Be wary of an increase in 'cash only' vendors after events like hurricanes 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

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



TIP: Some people find it helpful to open a separate email account for correspondence related to the rebuild, repair, or displacement



TIP: 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.



TIP: Consider a shared contact list for your household



TIP: Consider a file for business cards or create a contact list in your notes (in your phone) or an app

ARE HURRICANES COVERED BY MY INSURANCE POLICY?

Wind damage from a hurricane event is covered by most insurance policies – but not everything involving a hurricane is covered, so check with your insurance agent and review your policy carefully.

Damage caused by wind and hail is usually covered under insurance. This includes water entering your home through openings caused by wind damage and damage due to flying debris and tree branches.



TIP: Some exclusions may apply under your insurance policy that would disallow coverage, such as, if your roof needed repairing prior to the hurricane and you failed to do so. Check with your insurance agent for any potential exclusions that might result in a denial of your insurance claim. See **CRC's Understanding Your Insurance Policy fact sheet** for further details.

If you are unable to remain in your home due to an insured peril that has caused extensive damage to your home or if an order to evacuate has been issued by government authorities, you are likely covered for Additional Living Expenses (ALE) under your policy.



TIP: Contact your insurance agent to ensure you have ALE coverage in a hurricane event and ask about any dollar limit and time limit which might apply. See **CRC's Understanding Your Insurance Policy and Submitting An Insurance Claim fact sheets** for more details

Water damage from sewer backup is only covered if you have purchased optional and additional sewer backup coverage. If you have purchased this coverage, it can likely be found in the Endorsements section of your insurance policy.



TIP: If you have purchased optional and additional sewer backup coverage, a separate coverage limit and deductible likely apply. Read your insurance policy carefully or contact your insurance agent. See **CRC's Understanding Your Insurance Policy, Flood Event Checklist and Tips and Submitting An Insurance Claim fact sheets** for more details.

Overland flood damage is only covered if you have purchased optional and additional overland flood coverage. If you have purchased this coverage, it can likely be found in the Endorsements section of your insurance policy.



TIP: If you have purchased optional and additional overland flood coverage, a separate coverage limit and deductible likely apply. Read your insurance policy carefully or contact your insurance agent. See **CRC's Understanding Your Insurance Policy, Flood Event Checklist and Tips and Submitting An Insurance Claim fact sheets** for further details.

In some cases, and if you have purchased a comprehensive or all perils insurance policy, damage to your vehicle from wind and hail may also be covered. Check with your insurance agent to see if coverage in this area applies to you.

You may also have coverage for losses such as: loss of freezer items due to extended power outages and damages caused to your fence and shed / outbuildings. Contact your insurance agent to inquire.

TREES IN HIGH WIND EVENTS AND YOUR INSURANCE:

Most tree species are susceptible to high wind as their roots only go 18 to 24 inches into the ground. For example, a red maple has what are sometimes referred to as 'blanket roots', while other types of trees like oaks, have 'tap roots', which go straight down and deep into the soil, making them less susceptible.

Tree coverage to replace or remove damaged trees is usually limited under your insurance policy. If your tree is blown down by wind you likely don't have coverage to replace the tree itself. However, if a tree is knocked over by wind and falls on your roof, fence, etc., your insurance would likely afford coverage to have the tree removed to allow repairs to the damaged property. Contact your insurance agent for details.

I AM A TENANT WITH PURCHASED RENTERS/TENANTS INSURANCE, WILL I BE COVERED FOR A HURRICANE EVENT?

Insurance coverage to protect tenants typically is called 'renter's insurance' or 'tenant's insurance' and it will protect you and your family from normally covered losses like fire, smoke, lightning, etc.

YOUR LANDLORDS INSURANCE POLICY WILL NOT COVER YOU IN THE EVENT OF A HURRICANE.

- If your landlord has insurance, it will cover only the physical building and your landlord's interests, not yours.

Overland flood coverage is an optional and additional component to most renters/tenants insurance policies. If you have purchased this coverage, it can likely be found in the Endorsements section of your insurance policy.

See CRC's Renter In A Flood Event, Understanding Your Insurance Policy and Submitting An Insurance Claim fact sheets for more details.



CONTACT YOUR INSURANCE AGENT FOR FURTHER DETAILS ON YOUR SPECIFIC RENTERS/TENANTS POLICY COVERAGE.

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.**

NOT PROFESSIONAL ADVICE

Information made available on this document is for informational purposes only and should not be relied upon as professional advice. By accessing the information on this document, you agree that the Canadian Red Cross and its agents shall not be liable for any injury, loss, claim or damages of any kind arising from this information, or any other claim directly or indirectly related to the use of this information.