



## PROPERTY



## Getting you back on track after a flood

### *A quick overview of what you can expect following a flood*

#### **I've been evacuated from my home; what do I do now?**

First things first: is everyone ok? Once you know all the occupants of your home are accounted for and safe, including any four legged family members, you can start dealing with what to do next.

The provincial government or Red Cross will usually broadcast instructions on TV, radio, and social media sites on what to do and where to go following a flood. Always listen to and follow these instructions, and stay tuned in for updates.

Also, you can always call our claims department for assistance: **1-866-464-2424**.

#### **Step One – Emergencies:**

Do not return to your home until the authorities have told you it is safe to do so. Make certain you do not go in if the building does not look structurally sound (for example, you can see that walls are buckling).

Two helpful resources you can use to ensure your safety and determine the best way to handle your cleanup include:

- **After a Flood** (<http://www.getprepared.gc.ca/cnt/hzd/flds-ftr-eng.aspx>)
- **Arriving Home** (<http://www.cocnmp.com/eoc/ArrivingHome2.pdf>)

If your home is safe for re-entry and you're allowed to begin the cleanup process, be sure to take lots of photos of the affected areas in your home, as well as those items you feel must be disposed of. You should also make lists of your items (you can find a helpful PDF form on Intact Assist under Forms). This will help with future discussions about damages and coverage.

#### **Please Remember**

Even after your claim is settled and paid, you can always call your claims representative if you have questions or concerns.

#### **Claims Number**

**1-866-464-2424**

The weather is changing. Insurance needs to evolve with it. To find out more, visit Insurance is Evolving.

**[insuranceisevolving.com](http://insuranceisevolving.com)**

## Step Two – Report your claim:

We need to start by setting up a claim. You can call our 24 hour claims line: 1-866-464-2424 or you can call your insurance broker (the person you purchased your insurance from) and they will report the claim to us for you.

If you don't have your policy information with you, we can look you up by name.

To make sure we can reach you, remember to give us all phone numbers you can be reached at, as well as your email address.

Once we have your claim set up, it will be sent to a claims representative.

## Step Three – Get the details:

Your claims representative will call you and go over the claims process with you. They will let you know what to expect and when you can expect it. Your representative will then assign a field adjuster to meet with you to discuss your coverage and attend your home (when possible) to inspect the damage.

You can always call your claims representative or field adjuster if you have any questions or concerns.

## Step Four – Inspecting your property:

When the adjuster attends, they will confirm and clarify your coverage and discuss the damages your property has sustained with you. They will go over any questions you may have and let you know exactly what the next steps will be.

## Step Five – Getting you back to normal:

Once we have an estimate, your adjuster will discuss your settlement options with you. There are three main settlement options to choose from:

1. Repair using an Intact Insurance Rely Network® Vendor: We can refer one of our Rely contractors to complete your repairs. Repairs done by our Rely vendors are covered by our Rely Guarantee.  
**Please Note:** If you need to pay a policy deductible or depreciation costs, these are payable directly to the Rely contractor.
2. Choose your own Contractor: Already know a contractor you'd like to use? We will issue a cheque for the repair amount that we appraised, less any applicable deductible and depreciation costs, payable to yourself and your contractor.
3. Take a Cash Settlement: Do you want to do the work yourself? If you do, we can issue a cheque directly to you. The amount of the cheque will be for the cash value of the repair estimate and will not include the allowance given for things like contractor profit and overhead, taxes, and trade expertise. Your adjuster will discuss the details of the cash settlement with you.  
**Please Note:** If you have a mortgage on your property and the settlement exceeds \$10,000, we must name the mortgage company on your payment.

We will do everything we can to get you back to normal as quickly as possible. We know that after an event like this, repair resources can be stretched in the affected area and the wait to get work done might be long. We work to secure resources from across the province and even into neighbouring provinces to assist with repairs. By giving you options for how to settle your claim we hope to minimize the wait.



Claims Number

1-866-464-2424