



PROPERTY



Getting you back on track after a wind/hail storm

A quick overview of what you can expect following a wind/hail storm

Step One – Where to start:

If you're safely able to do so, start by assessing if the damage has caused an urgent situation. This would include any holes or cracks in the structure of your home that would allow the elements (wind/water/dust/debris) to get inside. Look for things like broken windows or missing shingles. It's important to complete any emergency repairs needed to prevent further damage from occurring. This may include securing tarps over the roof or boarding up windows. Consider calling a contractor if you are unable to complete these repairs on your own. When you call us, we can help by having a contractor sent to your property. Depending on the coverage you have chosen, and the age of your roof, you may have partial or full coverage of the cost of repairs to your damaged exterior.

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.

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



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 or appraiser to meet with you to discuss your coverage and attend your home to inspect the damage.

Step Four – Inspecting your property:

The field adjuster or appraiser will contact you to make arrangements to attend your home. If all the damage is to the exterior of your home, you do not need to be there when the adjuster attends. Of course if you would like to be home, the adjuster will make arrangements with you.

When the adjuster attends, they will confirm and clarify your coverage; they will also do a complete inspection of your property to check for damage. After the inspection is complete, they will discuss their findings with you. If no insured damage is found, this will conclude your claim. If insured damage is found, they will complete an estimate to repair the damage and discuss your options to get you back to normal.

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. Because storms may cause a high volume of claims, there may be a wait for Rely vendors. If there is a wait, but you're not in a hurry to get repairs done, we would be more than happy to arrange a Rely vendor for you.

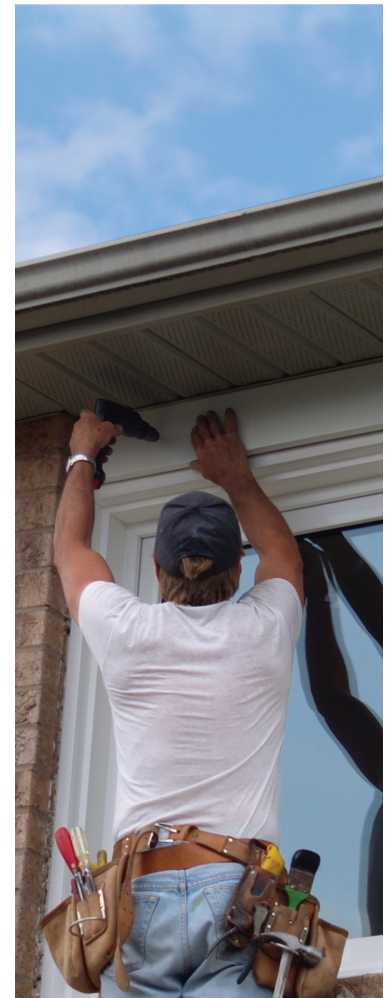
Please Note: If you need to pay a policy deductible or depreciation costs, these are payable directly to the Rely contractor.

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 may be longer than usual. 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

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