



# PROPERTY



## Getting you back on track after an earthquake

### *A quick overview of what you can expect following an earthquake*

#### **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 an earthquake. 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:**

Emergency evacuation centres will likely be set up following an earthquake. You will be directed to these centres where you will be asked to check in and register, usually with the Red Cross. Make sure you go to one of the centres and register your family so the government and emergency workers know you are safe and accounted for.

When you get to the evacuation centre, look for the Intact Insurance signs. As soon as we're allowed in, we will set up an Intact Insurance claims booth at the evacuation centre(s) where we will have employees available to help you.

While the evacuation centre will usually offer sleeping accommodations to fill the immediate need for shelter, we will review your policy and what it covers with you; we can then help you work out more comfortable and longer term accommodations. Once your earthquake endorsement coverage has been confirmed, we will also review your policy with you to determine what coverage you have for other things like food and transportation. We will give you direction and provide emergency funds to cover the additional costs.

#### **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)**

[intactassist.com](http://intactassist.com)



## Step Two – Report your claim:

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We need to start by setting up a claim. If you aren't at an evacuation centre, or you can't locate us, you can also 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:

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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:

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Once the evacuation is over and we can access your home, your field adjuster will make arrangements with you to attend and inspect the damage. They will confirm and clarify your coverage and then together you will look over your damaged home and personal items. Your field adjuster will explain in detail how we're going to get you back and what you can expect during the process. We will also bring a contractor to help advise what needs to be done to get your home back to normal. The contractor we bring with us is there as a technical expert, but you do not have to use them to complete the repairs. Who repairs your home is always your choice.

We will complete a scope of repairs (a comprehensive and detailed list of all the repairs that need to be done), which the contractor will use to create a repair estimate. When necessary, we will enlist the services of an engineer to provide guidance on the required repairs, or to confirm whether or not the home needs to be rebuilt.

Together, you and your field adjuster will list all of your damaged contents which will then be forwarded to our contents evaluators to price out for you. You and your field adjuster will then discuss how you wish to settle the contents portion of your claim.

If your home has suffered catastrophic damage (in other words, the damages are to the extent that it will not be repaired), we will work with you through every step of the rebuild process. Your adjuster will also arrange for an appraiser to meet with you to complete a detailed rebuild estimate, and we will arrange for a contents evaluation firm to meet with you to list and price out your personal property. Your adjuster will explain all of this in detail to you as we go along. We understand this can be very overwhelming and will take it one step at a time with you.

## Step Five – Getting you back to normal:

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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.

If your property requires a total rebuild, your settlement options will be different. For example, instead of using a general contractor to complete the repairs, a new home builder will likely be involved. Your adjuster will discuss all of this with you.

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.

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