

Frequently Asked Questions Regarding Property Hail and Wind Claim

1. What is a Proof of Loss? Do I need to fill it out?

Insurance companies are required by legislation to provide each customer with the Proof of Loss form at the onset of a claim. The proof of Loss can be used to formally present a claim for damages to the insurer. Since you have already notified your insurance provider of your claim, you are not required to complete the form at this time. However, you may present your formal claim at any point in the claims process prior to the limitation date of the claim.

2. What is a limitation date?

The Insurance Act of Alberta requires that an action or proceeding against an insurer must be commenced within two years of the date the customer knew or ought to have known of the damage. If your claim is not fully concluded prior to this deadline and you wish to have more time to resolve it, you must start an action or else your right to recovery for the damage may be barred.

Time limits under the policy wording you should be aware of for property claims only:

- A. Your policy stipulates that there is a period of one year from the date when the loss occurred, to replace your contents without depreciation applied.
- B. Repairs to the building covered by your policy must be completed within two years of the date when the loss occurred.

3. Where do I file a claim?

Call us 24 hours a day, 7 days a week at 1-866-464-2424 to report your claim and start the process of getting you back on track.

4. I forgot who my claims adjuster is, who do I call?

If you have forgotten who your claims adjuster is or have trouble reaching them, you can always contact our call centre and we would be happy to direct you to someone who can assist you. Our 24-hour claims line is 1-866-464-2424.

5. Will my premiums increase as a result of a claim?

Your independent insurance broker (the person who originally sold you your policy) is your best source of information regarding premiums and potential changes to your policy.

6. How are deductibles handled?

A deductible is the portion you are responsible for paying in the event of a claim. For example, if your car insurance policy has a \$1,000 deductible for collision and there are \$5,000 in damages, you will pay the first \$1,000 and the insurance company will pay the remaining \$4,000.

Usually, this is paid to the vendor who completes the repairs to your vehicle or property. Your adjuster will be able to help you with any questions you may have about your deductible.