

Disaster Event (only those that aren't typically covered by insurance, such as floods).



Province/Territory declare the event is eligible for disaster assistance – usually meaning the event caused sudden, unexpected and widespread damage and losses that are beyond the ability of individuals to manage on their own. The event cannot be the result of negligence or deterioration of infrastructure.



Homeowner documents damages and gets quote on repairs IF YOU LIVE IN THE ELIGIBLE DISASTER AREA.



Disaster relief covers only basic items and returning your primary residence to pre-disaster condition.



Most coverage will include meals and accommodations if you need to leave your home. Many luxury items are not covered, and there are often upper limits on how much you can claim for home contents (e.g. home appliances).



Homeowner submits claim to insurance and receives a letter with details on the type of loss/damage, the amount covered by insurance, and the insurer's reasons for not covering any amount. Most provinces and territories **WILL NOT COVER YOU** if flood insurance was reasonably and readily available in your area, even if you have not purchased coverage yourself.



Homeowner submits claim to provincial/territorial ministry responsible for the program.



Ministry processes your claim, and sends an adjuster if further information is required.



Claim amount (uninsurable items only) determined (minus insurance, deductibles, and any nongovernmental support you may receive, such as through the Red Cross or fundraising).



Claim is paid to return to basic, pre-event conditions.