

NATURAL DISASTER CLAIMS

We are here for you.

Emergency situations are stressful, but we believe your insurance shouldn't be. Whether you need to update a policy or make a claim, our teams are here to handle your insurance needs so that you can focus on you and your loved ones' safety. Here are a couple of things you can expect during the claims process.

What to expect from your broker.

An essential part of our commitment to our customers is to act as your advocate during the claims process. You shouldn't be left with more questions than answers - that's why we are here to provide regular updates and check-ins so that you know your claim is moving along.

What to expect from your adjuster.

Your adjuster's main focus will be to gather information from you to assess the extent of the claim. Natural disasters tend to produce a high volume of claims, so it may be a few days before you hear from your adjuster. An adjuster may ask you for the following:

- Mortgage documentation or vehicle registration
- A schedule of loss or list of damaged contents

Steps you should take.

Stay safe. You and your loved ones' safety is the number one priority. Monitor weather, evacuation and road condition updates provided by your local emergency response agency. Only return to your property when it is safe to do so.

Keep receipts. Keep all expense-related receipts for meals and accommodation. There may be coverage for hotel and meal expenses. The adjuster can provide additional information about the specific coverage.

Document damage. Write a list of the damaged items and take photographs. Organize original receipts of items damaged, if possible. Do not dispose of any property unless absolutely necessary and only after documenting the condition of the property.

Do your due diligence. Unfortunately, there have been instances of contractors pocketing money without completing work. Contact your adjuster before hiring any contractors.

Have questions? Give us a call.

Our dedicated teams are ready to assist you. If you have a question about your policy or need an update on your claim, please contact us at info@westernfg.ca or toll-free at 1-866-245-2779.