



We are here to help you recover from a possible loss involving your home as a result of wildfire. This guide outlines the *Loss of Use* and *Food Spoilage* coverages that may be part of your Wawanesa Insurance policy.

Property Coverages

LOSS OF USE

1. ADDITIONAL LIVING EXPENSE

If you're unable to live in your home or you have to move out while fire damage-related repairs are being made, you are covered for increased living expenses incurred so that your household can maintain its normal standard of living. Your regular day-to-day expenses are covered during the time required to repair or rebuild your home, or if you permanently relocate, the time required for your household to settle elsewhere.

Additional Living Expenses may include:

- Moving costs
- Temporary accommodations
- Restaurant meals
- Kennelling costs for pets
- Laundry
- Extra mileage

We understand that being evacuated from your home during a natural disaster can be scary, stressful and chaotic. We're ready to help. Our claims representatives will work with you to provide the funds you may need to take care of your household. *If preferred*, you can track your expenses and keep receipts for reimbursement upon submitting your claim.

2. FAIR RENTAL VALUE

If the fire causes a part of a home you rent to others unfit for occupancy, we insure its rental value. Your expenses are covered for the time required to complete repairs or to replace the part of the home held for rental.

3. PROHIBITED ACCESS

In cases where a mandatory evacuation order due to wildfires prohibits you from accessing your property, we insure Additional Living Expense and Fair Rental Value loss for a four week period. **No deductible applies** to Prohibited Access coverage.

Additional Coverages

FOOD SPOILAGE

Food Spoilage coverage up to \$3,000 is available for loss or damage to food in refrigeration and freezer units located on your property. We will insure against loss or damage caused by or resulting from a power failure or the mechanical breakdown.

This coverage also includes damage to refrigeration and freezer units resulting from the spoilage of the foods contained within, as well as any expenses incurred to save and preserve the food from spoiling.

We don't cover spoilage caused by the accidental or intentional disconnection of the power supply or expenses incurred in the acquisition of the food.

Due to potential health risks, we recommend you **do not open your refrigeration or freezer units** upon returning home. Please tape or seal for your added protection and take photos of the outside of your unit before disposing.

No deductible applies to Food Spoilage coverage.

Questions or concerns? Our claims representatives are ready to help 24 hours a day, seven days a week.

Email us at wildfire@wawanesa.com or call **1-844-WAWANESA (929-2637)**