

General Claim Guide

Helping You Put The Pieces Back Together

THE CLAIM PROCESS

Our top priority is getting your life back to normal. We are here to help you recover and avoid disruption to your everyday life by supporting you every step of the way.

The First Steps

As each incident is unique, your claims representative will guide and support you through the process of resolving your claim. After you report an incident (also referred to as a loss), we may assist in the following ways:

- Set up a new claim and assign a claims representative
- Explain policy coverage and the claim process
- Arrange for a restoration company or vendor to help secure your property to prevent further damage if needed
- Work with you to find alternate accommodation for your family and pets if your home is unfit for occupancy during restoration

This guide is a general overview of what you can expect during the course of your claim. These steps may vary depending on your circumstances and the available coverages in your policy.



Claims Service
1-844-929-2637
talktous@wawanesa.com

Office of the Ombudsman
1-844-241-0229
ombudsman@wawanesa.com

What Happens Next?

Situations vary with each claim, depending on the extent of damage and/or the item(s) involved. Generally, there are three phases: 1) emergency measures to protect people and property, 2) estimating repairs, and 3) repairing damage.

1 Emergency Measures

Site safety is our first priority. We will arrange to secure your home if it is damaged.

After any safety concerns have been addressed, we will protect the undamaged portions of your property and belongings, which may involve bringing in someone with the expertise to prevent further loss. As a property owner, you will be required to sign a Work Authorization form. The contractor will remove damaged materials and complete the necessary steps to prevent further damage from occurring.

2 Estimating Repairs

Next, we will evaluate the damage to your building(s), and loss of or damage to personal property.

YOUR PROPERTY

In general, estimating the repairs to your property involves these steps:

Assessing Damage

Your claims representative and/or restoration contractor evaluates the damage and determines what repairs are needed. Building inspectors may be involved if there are building codes and municipal bylaws to consider.

Preparing a Scope of Work

Your claims representative or estimator prepares a Scope of Work document detailing the required repairs. Preparing the document may take longer if we need to consult experts about the repairs.

Obtaining Quotes

Once the scope of work is agreed upon, depending on the extent of damage, competitive quotes may be required from at least two contractors. You may have a contractor of your choice submit a quote or we are happy to recommend a qualified contractor from our Preferred Provider Network. Your claims representative will compare the quotes and will usually approve the lowest quote.

Authorizing Work

When the contract is awarded, the contractor and your claims representative will advise you of any amounts that you are responsible for paying. Your policy carries some limitations in coverage with respect to total amounts payable. For example, your policy may only cover a certain amount of expense to bring your property up to code.

Before the contractor can start work, you will be asked to sign a Work Authorization form. Be sure to review this document before signing. If you have selected one of our Preferred Providers for your repairs, our Claim Service Guarantee will apply.

If you would rather cash settle, see Cash Settlement for details. Your claims representative can clarify the cash settlement or repair options if you need further assistance.

ADDITIONAL LIVING EXPENSES

Speak with your claims representative if you must make alternative living arrangements for yourself (such as hotel or other short-term housing), or even pay to board your pet(s) while your home is being repaired.

Your claims representative can help you understand what may be reimbursed. Remember to keep your receipts. If applicable, use the Additional Living Expense form included in this package to track expenses.

FAIR RENTAL VALUE

If you rent out property that is damaged, speak with your claims representative. In some situations, you may have all or part of the loss rental income paid back to you as part of your claim. Remember to share this information with your claims representative and provide a copy of the tenant/lease agreement as well as confirmation of rental income.

LET US KNOW HOW TO CONTACT YOU

Communication is the key to getting the job done for you, so be sure to tell us whether email, telephone or fax is the best way to reach you. Advise your claims representative of any changes to your contact information.



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YOUR PERSONAL PROPERTY

The condition of your personal property is also assessed during the estimate phase. Items are categorized as follows:

- **Undamaged items** may be removed and securely stored in the restoration company's facility until repairs are complete. You will have access to them with notice to the restoration company's project manager. There are special items you may need to handle yourself.
- **Restorable items** are removed for cleaning or repair. Electronics can often be restored, and the restoration company will conduct a detailed analysis.
- **Non-restorable items** are listed and disposed of with your authorization. You will receive a copy of this list, which you can use to complete a Schedule of Loss form. A contents valuation company may be retained to assist in the process of itemizing non-restorable items. Some items of sentimental value may be non-restorable. Discuss these with your claims representative or restoration contractor immediately, as partial restoration may be possible.

3 Repairing or Rebuilding

Once the quote has been approved, repairs can begin. The contractor should give you a timeline of repairs with an approximate completion date. Delays are sometimes unavoidable depending on availability of materials or trades, changes to scope requirements, or building permit issues. The contractor should let you know if the schedule changes. When repairs and a final cleaning are completed, the contractor will arrange for your contents to be moved back into your home.

IMPORTANT

- When your contractor asks for input, please respond promptly. Timely decisions on matters such as paint colours and flooring will keep repairs on schedule.
- You will be asked to sign a Completion Certificate when the work is finished; to be signed only once you are satisfied with the repairs. Notify your claims representative if there are deficiencies in the work so they can be addressed before final payments are made.
- By regulation, we are required to provide you with a blank Proof of Loss form. Your claims representative will advise you regarding the specific requirements for the Proof of Loss form.

Customer Service Standards

Your claims representative is available to assist you and provide guidance regarding your claim and policy coverage, so please reach out should you have any questions.

We aim to provide excellent customer service and support to all of our policyholders. Our goal is to be as responsive to you as soon as possible throughout your claim experience. Claim volumes do vary significantly with severe weather, affecting our response times. In these cases, your patience is appreciated.

This guide references general information and each claim will be determined on its specific facts and coverages. Please review your policy and contact your broker or claims representative with any questions.

CLAIM SERVICE GUARANTEE

At your request, we may recommend repair shops or contractors in your area with whom we have had positive experiences. We only recommend such firms when we have complete confidence they will provide you with the quality claim repairs you deserve. It is always your right to choose your own repair shop or contractor in the event of a loss.

If you decide to use the claim repair services we recommend, we'll guarantee the workmanship of those repairs.

CASH SETTLEMENT

It's your choice whether to cash settle or repair. If you are not repairing, your settlement will be based on the actual cash value (ACV) of the loss or damage. ACV is calculated by considering the replacement cost less depreciation (condition, resale value, normal life expectancy and the use of the property). At your request, the claims representative will provide you with a calculation of the settlement amount.

EXPEDITED SETTLEMENT

You may be eligible for a quick resolution if your loss is not complex. These settlements are available for select claims and are subject to qualifying criteria. Ask your claims representative for details.

ITEMS YOU MAY NEED TO HANDLE

Restoration companies may not transport guns, ammunition, or pollutants. They may ask that you handle chequebooks, cash, personal identification, jewellery, money, expensive artwork and other valuables directly.



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