

Large Loss Claim Guide

Helping You Put The Pieces Back Together

THE CLAIM PROCESS

As each situation is unique, your claims representative will guide and support you through the process of resolving your claim. Our top priority is getting your life back to normal.

The First Steps

Our first steps focus on your immediate needs. After you report an incident (also referred to as a loss), we may assist you in the following ways:

- Setting up a new claim and assigning a claims representative
- Explaining the policy coverage and the claim process
- Retrieving items you need from the incident site, such as prescription drugs or valuables
- Working with you to find alternate accommodation for your family and pets, as restoring or rebuilding your home may take several months
- Arranging for an advance payment to help with out-of-pocket expenses relating to the replacement of necessary clothing and personal effects

Remember to keep all receipts relating to additional living expenses. If applicable, use the Additional Living Expense form included in this package to track expenses.

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.



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talktous@wawanesa.com

Office of the Ombudsman
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What Happens Next?

Depending on the severity of the incident, restoration can be complex. The process depends on whether the home is restorable or needs to be entirely rebuilt. Your claims representative must attempt to confirm the cause of the loss and may hire experts to help. Generally, there are three phases: 1) emergency measures to protect people and property, 2) estimating repairs, and 3) repairing damage or rebuilding.

1 Emergency Measures

Site safety is our first priority. If your home is destroyed, we will secure the site against unauthorized entry and arrange for removal of debris. A partially destroyed home (partial loss) may be unsafe for occupancy due to structural damage or biohazards.

After any safety concerns have been addressed, we will protect the undamaged portions of your home 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 home, and loss or damage to personal property.

YOUR PROPERTY

In general, estimating the repairs to your property involves:

ASSESSING DAMAGE

Your claims representative and/or restoration contractor evaluates the damage and determines what repairs are needed. Repairs may include changes required due to building codes and municipal bylaws.

PREPARING A SCOPE OF WORK

Your claims representative or estimator prepares a Scope of Work document detailing the required repairs. Repair or replacement of the building must be on the same location with a building of the same size and occupancy. Repairs should be completed within a reasonable time after the incident.

It's important that you review the Scope of Work document to ensure it is complete, and to confirm that the replacement materials are of similar quality to those that existed at the time the incident occurred. Be sure to raise any concerns with your claims representative immediately so they can assist you. Preparing the Scope of Work document may also 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 them and will usually approve the contractor with the lowest quote.

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.

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.



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AUTHORIZING WORK

When the contract is awarded, the contractor and your claims representative will advise you of any amounts 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 carefully 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.

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. If the item has been exposed to excessive heat, resulting in deformed plastic casing and internal parts, it will be considered non-restorable.
- **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 the 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 once you are satisfied with the completed 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.

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). To determine the ACV, your claims representative may request a market value assessment and an appraisal, depending on the amount of damage.

You may obtain your own appraisal. There is a process available under the Insurance Act to resolve disputes regarding any differences in appraised values.

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.

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 claims 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 repair services we recommend, we'll guarantee the workmanship of those claims repairs.



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Policy Considerations

GUARANTEED REPLACEMENT COST

Check with your claims representative to see if you have this coverage. If you do, and you proceed with repair or replacement, we will pay the full replacement cost of your home, regardless of the amount of insurance you've purchased.

INFLATION PROTECTION COVERAGE

The amount of insurance on your property is increased in line with inflation and prorated based on the number of days your policy has been in effect. If your claim exceeds policy limits, your claims representative will discuss this coverage with you.

SINGLE INCLUSIVE LIMIT

If your policy provides this coverage, you can combine your policy limits on your Home, Private Structures, Personal Property and Additional Living Expense should one of these limits become exhausted. Where you have Guaranteed Replacement Cost, this Single Inclusive Limit will be based on the private structures, personal property and additional living expense limits. Your claims representative will provide guidance on your exact coverage details.

ADDITIONAL LIVING EXPENSE

If your property is not liveable because of an insured incident, and you must move out while repairs are being made, we insure any necessary increase in living expenses to allow your household to maintain its normal standard of living (such as alternative accommodation or pet boarding). This coverage is limited to the reasonable time required to repair your property.

FAIR RENTAL VALUE

If the insured incident requires your renters/tenants to move out, payment will be made for the reasonable time required to repair that part of the property. Your claims representative will require a copy of the lease agreement and confirmation of the rental income to assess this part of your claim.

DEBRIS REMOVAL

If your home is a total loss and exceeds the policy limits available, an additional 5% of the building limit will be available to you to cover debris removal expenses.

FIRE DEPARTMENT CHARGES

We will pay up to \$10,000 if you are charged for firefighting services.

OUTDOOR TREES AND PLANTS

You may use up to 5% of your home or contents coverage to replace outdoor trees or plants. This is limited to \$1,000 per tree, shrub or plant, including debris removal. *Does not apply to seasonal dwellings.*

JEWELLERY LOSSES

Your claims representative works with quotes based on an appraisal or description of the item and payment will be based on the lowest quote. If you prefer to replace the item through a jeweller of your choice, you may do so. Jewellery items that you do not wish to replace may be settled on an actual cash value basis (see your claims representative for additional questions).

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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ELECTRONICS

When your lost items include electronic items such as TVs and computers, we will obtain quotes on replacement items that are identical or similar to the make and model of the damaged items. If you wish to upgrade, you will be asked to pay the cost difference.

IRREPLACEABLE PROPERTY

Under your insurance policy, certain types of personal property will only be settled on an actual cash value basis. These include items that cannot be replaced with new articles because of their inherent nature, such as:

- Antiques, fine arts, paintings, statuary
- Memorabilia, souvenirs, collector's items
- Property that is not in good or workable condition
- Property no longer used for its original purpose

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 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.

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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