

Your Claim Guide

Helping You Put The Pieces Back Together

THE CLAIM PROCESS

Our claim team will support you and help get your life back to normal as soon as possible. Here's what you can expect:

1 Incident Occurs

When you discover a loss or damage to your property, it's important to file a claim as soon as possible. You or your broker can contact Wawanesa through our online portal, by phone or by email to begin the process.

THINGS TO KNOW

When you notice damage to your property

- Be safe. Take necessary steps to ensure the well-being of you and your family.
- Try to stop or prevent more damage from happening (without risking your safety).
- File a police report if you suspect theft or criminal activity has occurred.
- Do not attempt to repair the cause of damage unless necessary.
Your claim team may need to inspect the damage.
- Keep receipts for equipment and services used to clean up damage.
- Take photos or videos of the damage.

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.



Wawanesa
Insurance

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

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

2 Making a Claim

We will work with you to collect information and assign your claim to our claim team.

THINGS TO KNOW

When making a claim

- 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 claim team of any changes to your contact information.
- Provide documents and complete forms right away. This will help your claims representative review your claim as quickly as possible.
- If you're unsure of what's expected of you, contact your claim team. Don't be afraid to ask questions.
- Your claim team may suggest sending a contractor to your home to prevent any additional damage. We can recommend a reliable and trusted contractor from our Preferred Provider Network, or you can choose your own.

3 Your Claim Team

We will assign a team of professionals to help you through your claim. Depending on your situation, your claim team could include several different people who will manage your claim as supportively and quickly as possible.

Shortly after our first contact with you, your claim team may follow up to better assess the damage or injury. They may request photographs, ask to schedule a visit, or gather other information to help them understand the specifics of your situation.

THINGS TO KNOW

About your claims team

- Although each claim team member has their own area of specialization, you can ask any one of them about your claim or call [1-844-929-2637](tel:1-844-929-2637).
- We want to hear about your experience. You may receive an invitation to provide feedback about your claim experience at the beginning of the process, as well as after your claim is completed. Sharing your thoughts helps us improve our service. To enhance your experience in the future, we also welcome your feedback by contacting us at [1-844-929-2637](tel:1-844-929-2637) or by email at talktous@wawanesa.com.

4 Confirming Your Claim Status

Once your claim team has collected the necessary information, they will advise you if your claim is covered by the policy you hold with Wawanesa. If it is, your claim handling will move forward. Your team will also keep you informed of next steps and will provide you with the opportunity to ask any questions throughout the process.

THINGS TO KNOW

During the claim process

Your claim team will let you know:

- What receipts and information you should collect during the process to support your claim.
- The value of your claim.
- Any out-of-pocket expenses you can expect, such as your deductible.
- The options available to you – including whether to repair, replace or choose a cash settlement.

LIVING THROUGH A CLAIM

Your claim team will help you to understand which expenses relating to hardships, major inconveniences or financial interruptions may qualify for reimbursement. If you are ever unsure, ask your claim team for clarification. For example, you may be eligible for reimbursement of:

Additional living expenses

Speak with your claim team 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 claim team 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 claim team. 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 claim team and provide a copy of the tenant / lease agreement as well as confirmation of rental income.



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5 Getting Back to Normal

As your partner, we believe we are best qualified to guide you through the claim process and help you manage this situation quickly and easily. We also recognize people have different needs and expectations so we offer the following options:

- **Repair or replace with our PPN vendors:** Our trusted Preferred Provider Network (PPN) vendors will make the process easiest for you by working directly with Wawanesa. This allows for direct payments and results in less paperwork, fewer receipts, and minimal follow-up calls for you to manage.
- **Repair or replace with your vendors:** You may choose to use your own service provider to manage your repair or replacement. In this case, you will pay your costs directly and provide receipts to your claims representative. We will then review the receipts and may inspect the work completed, and pay you back for the approved services and replacement items, subject to any policy limits. Your claims representative will still be your partner, and will work with you to determine what qualifies for reimbursement on the approved items.
- **Cash settlement:** Every claim is assigned a cash value and it is your right to request a cash settlement. We will issue you an upfront payment (via cheque or electronic transfer) and you can manage the repair or replacement on your own. Remember to keep all receipts for relevant work completed during this time, as you may request an adjustment or additional funds if the repair or replacement costs are higher than initially estimated. Settlement remains subject to any applicable policy limits.

6 Completing Your Claim

Once the damage from your claim has been repaired, the item(s) are replaced, or you've received a cash settlement, your claim team will be in position to complete your claim. At this stage, it's important that everything is:

- **Complete:** Make sure the work is complete and that everything under your claim is restored and/or replaced. You may be asked to sign a Proof of Loss form.
- **Quality checked:** It's important that you're happy with the quality of work completed by the contractors / trades (Wawanesa guarantees the work done by our Preferred Provider Network).
- **Satisfactory:** We want you to be satisfied with the service and quality of assessment, communication and professionalism of your claim service.

Once your claim team has ensured these steps have been satisfied, we will communicate with you to verify your claim has been completed.

7 We Value Your Feedback

After completing your claim, you may receive an email or phone call asking about your experience. The information you provide helps us improve our services to enhance your experience in the future. You can also provide feedback by contacting us at [1-844-929-2637](tel:1-844-929-2637) or by email at talktous@wawanesa.com.

We are committed to addressing your concerns in a timely manner. If your claim is denied and you have reason to believe it should have been covered, or have a complaint related to the handling of your claim, you may contact the Office of the Ombudsman at ombudsman@wawanesa.com or [1-844-241-0229](tel:1-844-241-0229) or you may refer to our website for information on Concerns and Complaints.

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.

WAWANESA'S PREFERRED PROVIDER NETWORK - CLAIM SERVICE GUARANTEE

We work with a select group of trusted contractors and trades in our Preferred Provider Network (PPN) that we can recommend to repair your property and add peace of mind to the process. Providers include auto repair shops, tow trucks, rental car agencies, and trade works including contractors, among others. These providers can bill us directly, and are regularly tested and quality-checked. We will guarantee the workmanship of these Preferred Provider services

CASH SETTLE

Every claim is assigned a cash value based on your policy and the current replacement cost less depreciation (the condition of the item, the resale value, normal life expectancy, and how the item was used right before the situation occurred).



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