

Theft Claim Guide

Helping You Put The Pieces Back Together

THE CLAIM PROCESS

As each theft 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

1. Report the theft or burglary to the police and note the police case number.
2. Make a list of stolen items and any property damage. Provide a copy of this list to the police.
3. When you contact us, please provide your police case number.

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

What Happens Next?

When we are notified of your claim, your claims representative will contact you to gather information about the incident (also referred to as a loss). We will ask you to describe:

- What, when, where and how the incident happened
- Who was involved, if known
- Any damage that was done

If you have a police report, provide it to your claims representative and discuss any questions or concerns. In some cases, we may send a claims representative to meet with you and view any related property damage.

YOUR HOME

If you need to prevent further damage to your property or secure your home, there are two options: i) you can complete temporary repairs on your own and submit receipts to your claims representative for payment, or ii) your claims representative can help you arrange repairs by sending out a contractor.

YOUR PERSONAL PROPERTY

We will need your cooperation to determine the value of the destroyed or stolen items. If your contents can be repaired, we will arrange to do so.

DOCUMENTS WE MAY REQUIRE

- To help us assess the value of stolen personal property, you will need to record an inventory of your loss on the Schedule of Loss form. You will be asked to supply proof of ownership and value, such as copies of bills of sale, invoices, appraisals, packaging, owner's manuals, or photographs. If necessary, we may also use expert appraisers to establish values.
- Please use the Schedule of Loss form to itemize stolen property and track replacement receipts. Your claims representative needs this information to settle your claim.
- Ensure that you keep copies of letters or documents that are mailed to us for your own records.
- 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.

Policy Considerations

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).

ELECTRONICS

When lost items include electronics, 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 item(s). If you wish to upgrade, you will be asked to pay the cost difference.

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.



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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

LOCK REPLACEMENT

Your policy carries additional coverage for lock replacement. We will pay up to \$1,000 to replace or rekey (at our option) locks on your premises if your keys are stolen. No deductible applies to this coverage. **Not applicable to any seasonal dwellings.**

SPECIAL LIMITS OF INSURANCE

Unless you have insured items specifically, there are coverage limits that may apply to some items. The most common items are:

- Jewellery, watches, furs, gems, fur garments
- Money, including cash cards or bullion
- Coin collections
- Books, tools and instruments pertaining to a business (while on your premises)
- Watercraft and equipment
- Spare automobile parts

REPLACE OR CASH SETTLE?

If your policy provides replacement cost coverage on contents, it is your choice whether to replace the items or cash settle.

You have the option to:

- Settle with us based on actual cash value. If you replace the item within 180 days from the date of the incident, we will reimburse you the difference in replacement cost and actual cash value.
- Purchase new items to replace lost items and provide the corresponding replacement receipts.
- Replace your items through our preferred vendors. They will invoice us directly.

When replacing items, you are required to submit receipts for reimbursement, and replacement must be for like kind and quality. Because there is a time restriction on replacement in your policy, it's best to do so as soon as possible.

Your claims representative can provide additional details about these options.

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.



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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.



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