

Water Claim Guide

Helping You Put The Pieces Back Together

THE CLAIM PROCESS

After such an event, 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 each step of the way.

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 in the following ways:

- Set up a new claim and assign a claims representative
- Explain the policy coverage and claim process
- Assist with arranging restoration company, if needed. As a property owner, you will be required to sign a Work Authorization form. The first 72 hours of any water damage loss is critical as the proper steps can prevent further damage
- Work with you to find alternate accommodation for your family and pets if your home is unfit for occupancy during restoration

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.



**Wawanesa
Insurance**

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What Happens Next?

Water damage restoration can be complex and should be handled by a qualified restoration contractor. Situations vary with each claim, depending on the extent of damage and whether the water is clean or contaminated. 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 and it's important that these claims be handled properly. Water escape caused by a ruptured pipe or other water container in your home is usually clean, therefore there are fewer safety concerns. Water escape resulting from a sewer backup, however, brings contaminated water into your home. Depending on the source and extent of the escape, steps taken may include:

- Removal and disposal of porous items, such as carpeting, drywall or couches.
- Immediate cleaning and disinfecting carried out by qualified technicians.
- Specialized remediation procedures for hazardous materials.

After any safety concerns are addressed, we will protect undamaged portions of your property and belongings. The contractor will remove damaged materials, extract water and begin to dry out the property.

2 Estimating Repairs

Next, we will evaluate the damage to your home, and loss or damage to personal property.

Your Property

ASSESSING DAMAGE

Your claims representative and/or restoration contractor evaluates the damage and determines what repairs are needed. Building inspectors or other experts 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.

It's important that you review the Scope of Work document with the contractor to ensure it's based on materials of similar quality at the time of incident. Be sure to raise any concerns with your claims representative immediately so they can assist you.

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 can recommend a qualified contractor from our Preferred Provider Network. Your claims representative will compare the quotes and will usually approve 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.

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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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 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 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 the Schedule of Loss form. 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 Damage

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 the building permit process. 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.

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.

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



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Policy Considerations

COVERAGE

Water and sewer backup are some of the most common types of damage experienced by homeowners. The policy intends to provide coverage under specific circumstances only. You should confirm that coverage is available with your claims representative before proceeding with repairs.

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 an 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. To assess this part of your claim, your claims representative will require a copy of the lease agreement and confirmation of the rental income.

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.

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

FAQ

How long will I have to wait for my property to dry?

Drying time varies with several factors. In most cases, drying should be complete within four days. Daily monitoring of moisture levels will determine when the drying process is complete. Please be patient. Padding and sub-floors may still be wet though your carpet may feel dry on the surface.

Why have air movers and dehumidifiers been brought into my home?

Water can infiltrate walls and floors, affecting materials such as drywall, baseboards and sub-flooring. To dry these surfaces, dehumidifiers and high-speed air movers are used to remove the excess moisture. To ensure your safety and efficient drying, contact your restoration contractor prior to turning off or moving drying equipment.

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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Why did the contractor remove contents such as wet clothing, bedding, and area rugs?

Depending on the extent of the damage, they are taken offsite for specialized drying and cleaning. They will be returned to you once the property repairs are complete.

Should I turn up the heat or open the windows?

The restoration technician will have set your thermostat for the best drying results. Changing the setting may delay the drying process. The technician will also advise you when it's appropriate to open the windows.

Will my wood floors be replaced?

Wood flooring may take several days to dry. At that time, the floors will be inspected to determine whether or not refinishing is an option. If wood floors cannot be refinished, they will be replaced.

Can I walk on the floors or carpet while they're drying?

We do not recommend walking on drying surfaces, but if you must, wear shoes for your own safety.

After a heavy rainfall, water entered my basement through the foundation wall. Why isn't this covered?

Your policy wording limits the type of water damage that is covered. Ground water or rising water seeping into your basement through a foundation wall is specifically excluded. This is a common limitation in our policies and in the insurance industry. Please talk to your claims representative to address any questions or concerns.

Are my plumbing repairs covered?

Generally, pipes burst due to age or wear and tear. The policy does not cover this type of damage. While the resulting water damage may be covered, the repair to the failed plumbing is your responsibility. Damage caused by freezing may be covered if the proper coverage is in place, which can be confirmed by your claims representative.

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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