



MEMO TO OUR FORT MCMURRAY CUSTOMERS

May 27, 2016

Fort McMurray Wildfire – Re-entry Information

With the re-entry stage quickly coming upon us, we are taking this opportunity to answer some of the frequently asked questions. It has come to our attention that there is a lot of misinformation out in the public arena and we would like to stress the importance of listening to the qualified and experienced individuals dealing with this matter.

As this is a huge catastrophic event, there is not going to be a sufficient number of claims adjusters, contractors, appraisers and other related companies available to immediately attend every household and business affected. Peace Hills Insurance will endeavor to meet your needs in a friendly, professional manner as soon as possible. Our thoughts continue to be with you as you return home.

Questions Frequently Asked

Can we enter our home without an adjuster?

- Yes, once you have been cleared by municipal authorities. Be safe while doing so. Check for hazards prior to entering your home.
- We recommend that you access <http://firemap.rmwb.ca/> and use the fire report to determine the Rapid Damage Assessment. This will indicate whether your property is okay to occupy or not as assessed by the Municipality.
- If your property is not habitable, in addition to gathering clothing and necessities for daily living, consider collecting your valuables and important documents (ie. birth certificates, passports, medical prescriptions and etc.)

What if there is damage to my home/property/business?

- If you have physical damage to your property and you have previously spoken to your adjuster, please call or email them with particulars.
- If you have not yet been in touch with an adjuster, then please email us at helpclaims@phgic.com and provide us with your name, address, policy # (if you know it) and particulars of the damage including photos.

Does everyone have damage?

- According to the municipality, many districts did not have any interruption of power and we have heard from others that their homes did not sustain any damage.
- Upon your return, if you find there to be no damage please contact us at helpclaims@phgic.com and provide your name, address, policy # (if you know it). You will then be sent the paperwork to complete in order to reconcile the Additional Living Expense cheque we initially provided you.

What about my fridge or freezer? Should I dispose of it?

- Not all fridges and freezers sustained damage.
- First you need to determine whether there was any power outage at your home/business.
- If you see physical signs of damage to the fridge or freezer (ie. Liquids leaking from it), then err on the side of caution and tape it up, securing the door and safely remove it from the premises to the curbside. We understand the municipality will be arranging for these to be picked up.
- Record the make and model of the appliance and take photos. Make a list of the contents of the appliance and forward all to your adjuster.
- All perishables need to be disposed of. Follow the Tip Sheets found in the Re-entry Information Booklet found at <http://asset.rmwb.ca/files/RMWB-Re-Entry%20Information-Booklet.pdf>
- Proceed with the replacement of the appliance with same, like kind and quality. Upgrades would be at your own cost. Keep receipts and provide them to your adjuster.

Do I still qualify for Additional Living Expense (ALE) coverage when I move back home? Can I get more money?

- Please note that the 30 day limitation for coverage due to an order for mass evacuation ends effective 12:00am on June 3rd.
- If your home is deemed not habitable due to physical damage, ALE coverage may continue after the 30 day limitation. Follow up with your adjuster.
- If there is no physical damage to your property, then there is no further coverage for ALE.

If I have certified volunteers remediate my home to allow me to live in it, is this something that is covered by insurance and can I proceed before an adjuster views the damage?

- Before proceeding with any repairs please contact your adjuster or if you do not know who your adjuster is then contact us at helpclaims@phgic.com and provide us with your name, address, policy # (if you know it) and particulars of the damage including photos.

Should I start tearing out walls and carpets?

- No, please contact your adjuster before proceeding with any repairs.

Information links

- Re-entry Information Booklet. This is a very helpful tool. Access it at <http://asset.rmwb.ca/files/RMWB-Re-Entry%20Information-Booklet.pdf>
- Status of your power and gas. <http://globalnews.ca/news/2721546/fort-mcmurray-wildfire-how-see-if-your-power-and-natural-gas-is-back-on/> and [ATCO Utility Restoration Map](#)
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Sincerely,

PEACE HILLS GENERAL INSURANCE COMPANY



Patricia White, CIP
V.P. Claims