



Common Insurance Policy Concerns

Information and Tips for Homeowners

If you have home insurance, your policy may cover damages and losses in the event of

- fire,
- smoke,
- lightning, and
- other unexpected events (as described in your policy).

Flood coverage may be available from your insurance provider. But standard policies do not typically include it. It is an additional option.

Tip: For more information, see [Understanding Homeowners' Insurance](#).

An **insurance claim** is when you formally ask your insurance provider to cover damages from an event such as a fire.

You can open an insurance claim if

- your **contents** are damaged, destroyed, or lost (your contents are your personal belongings);
- your home and/or other buildings on your property are damaged or destroyed; and/or
- you have **additional living expenses** or **ALE** (the costs of not being able to live at home).

To open a claim, contact your insurance provider:

- ✓ Report the event.
- ✓ Let them know you have been affected.
- ✓ Ask them to cover the associated costs.

Tip: For more information, see [Submitting an Insurance Claim](#). This document provides more details on opening an insurance claim. It also lets you know what to expect from the process.



Common policy concerns for homeowners

> Cleanup and repairs

Your insurance may cover cleanup of and repairs to your home and contents. Open a claim **before** you begin cleanup or repairs.

If there is heavy damage, the **adjuster** may advise you to use a professional cleaning service. An adjuster is someone who **validates** your insurance claim. This means that they will determine if you can be paid back for some or all the costs.

Never do work you do not have the skills to do.

> Expected timeframe for repairs

The time it takes for repairs depends on many factors. For example, it can depend on how damaged the home is. And it can depend on the availability of contractors and materials.

This uncertainty can make it difficult to plan for returning home. This can add to your additional living expenses if you are unable to return home until repairs are complete.

> Mortgage payments

After an event such as a fire, you must still make your regular mortgage payments. This applies even if your home is damaged or destroyed. It does not matter if you cannot live in your home. You are responsible for the mortgage payments throughout the insurance claim process.

Talk to your mortgage lender as soon as possible. They can answer any questions you may have.

> Removing fire-retardant chemicals

Your property may be affected by **fire retardants**. Fire retardants are chemicals that prevent or slow fires. Most insurance policies cover the cost of removing the fire retardant from the outside of buildings.

> Removing mould

Mould can develop after water damage. Most insurance policies do **not** cover mould damage. To prevent mould, start cleanup and repairs as quickly as possible.



> **Hiring contractors**

Many insurance providers will recommend **fire and smoke remediation contractors**. These are contractors who specialize in repairing damage from fire and smoke. Your insurance provider may be able to vouch for their reliability. Many insurance providers also guarantee their work.

But you do not have to use a contractor that your insurance provider recommends. You can choose the contractor yourself.

> **Coverage for fridges, freezers, and spoiled food**

If there was a power outage, the food in your fridge and freezer may have spoiled. This can damage some fridges and freezers.

Typically, the fridge and freezer and their contents are insured for a specific amount. This is called a **sub-limit**. A sub-limit is a limit on the amount an insurance provider will pay for a specific type of loss.

Damaged fridges and freezers

Your insurance may cover the damage to the appliances.

Your insurance provider may require you to replace the damaged appliances. If so, the policy typically covers the cost of degassing and disposing of them.

Coverage for spoiled food

Your insurance may cover any spoiled food.

Before disposing of the spoiled food from your fridge and freezer, make a list of the contents. Take photos. The list and the photos will help the adjuster resolve your claim.

> **Coverage for vehicle damage**

Your home insurance does **not** cover damages to your vehicle. Your auto insurance covers any damages to your vehicle.

If your vehicle has been damaged, notify your auto insurance provider as soon as possible.





Insurance claims—Tips

The tips below can help you navigate the insurance claim process.

- Read your insurance policy closely.** It will tell you what types of damages it covers. And it will tell you the dollar limit for each.
- Talk to a licensed insurance broker.** An **insurance broker** is trained to help clients with their insurance needs. Insurance brokers are **licensed** to do this work. They can help you understand your policy. They can answer any questions you might have. And they can tell you what your options are for opening a claim.

Reminder: Your insurance broker works for **you**, not the insurance provider.

- Open an insurance claim as soon as possible.** If you do not open your claim within a reasonable time, your policy coverage could be restricted or denied. Most insurance providers have a 24-hour phone line for reporting damages.
- Open your insurance claim before you complete any repairs or replace anything.**
- Document all damages.** Document as much of the damages as possible. Take photos and videos. Your photos and videos can help the adjuster process your claim. Give them to the adjuster upon request.
- Always report damages to your insurance provider as soon as you discover them.** If you discover more damages after you have opened a claim, let your insurance provider know right away. Do this **before** you remove or discard damaged items.
- Do not re-enter your home until emergency officials say that it is safe to do so.** Before you return home, review safety measures.

Tip: If you have been affected by a wildfire, the [Guide to Wildfire Recovery](#) has information that will help you with your recovery.

Not legal advice

This fact sheet is for information purposes only. It is not—and should not be taken as—legal advice. You should not rely on or take or fail to take any action based on this information. Never disregard professional legal advice or delay in seeking legal advice because of something you have read in this information sheet.

