



# Eligible Expenses Reference Guide

The Canadian Red Cross offers support to small businesses and non-profit organizations after a major disaster. This program helps cover costs that are **not insured or funded from other programs**.

## This guide explains:

- What expenses you can claim
- What information and documents you need to provide

## What counts as an eligible expense?

### To qualify, expenses must:

- Be directly caused by the disaster
- Supports recovery efforts
- Not be covered by insurance or other programs
- Align with the Canadian Red Cross's Fundamental Principles

## What isn't covered?

### Examples of costs not covered:

- Costs not related to the disaster
- Costs already paid by insurance or other programs
- Loss of income
- Personal items
- Building or equipment upgrades
- Vehicles
- Volunteer or in-kind labour
- Capital assets over \$10,000

# Expense Categories



## Category A: Damage to Buildings and Property

Covers uninsured damage to your building or property that affects your ability to operate. Proof of ownership or lease documents may be required.

### Examples:

- **Structure:** doors, roof, siding, foundation
- **Interior:** windows, floors, drywall, electrical
- **Exterior:** fencing, business access, outbuildings



## Category B: Cleanup

Covers uninsured cleanup costs caused by the disaster.

### Examples:

- Demolition
- Debris removal
- Smoke remediation
- Equipment rental
- Labour costs



## Category C: Equipment and Inventory

Covers uninsured damage to essential equipment or inventory.

### Examples:

- Equipment repairs or replacement
- Spoiled food stock
- Clothing or merchandise inventory



## Category D: Farming Expenses

Covers uninsured losses to livestock, crops, and supplies.

### Examples:

- Lost livestock
- Replacement feed or hay
- Lost crops or plants
- Planting materials or compost



## Category E: Rent, Utilities, Moving and Storage

Covers uninsured costs for rent, utilities, and moving/storage if your space was damaged. Copy of rental agreements may be required.

### Examples:

- Rent for building, equipment, or storage
- Electricity, phone, internet, security
- Moving truck or storage container rental



## Category F: Insurance Deductible or Shortfall

Covers gaps in insurance payouts due to deductibles or other limits.

### What to provide:

- Insurance settlement details
- Policy showing deductible or copay

## ••• Category G: Other Expenses

Covers other uninsured costs not listed above. Copy of decision letter from other funding programs required if applicable.

### Examples:

- Inspections
- Funding shortfall from another program
- Other operating costs

## Documents Required

### What to provide:

- Description of the expense and impact on your business
- Photos of the damage (if possible)
- Invoices or receipts, and
- Proof of payment: account statements or cancelled cheques

The Canadian Red Cross may ask for additional documents to confirm eligible expenses.

## Need Help?

Email [NLSmallBizSupport@redcross.ca](mailto:NLSmallBizSupport@redcross.ca) or call **1-833-966-4225**. **Leave your details and your application number.** A program representative will contact you within 24 hours (Monday to Friday).