

After a Fire: Information for Homeowners and Tenants

1. Contact your insurer to set up any support required moving forward.
2. If you are encountering issues accessing your property insurance, contact the General Insurance OmbudService (GIO) 1-877-225-0446 or giocanada.org or the Financial Consumer Agency of Canada (FCAC) or 1-866-461-3222.
3. For homeowners and tenants that do not have insurance or require additional supports:
 - Call 2-1-1 United Way BC if you have specific vulnerabilities or needs.
4. If you still have outstanding insurance related questions you can contact the City at: 250-490-2464

Frequently Asked Questions (FAQs)

When Emergency Support Services (ESS) are offered?

During an emergency event, ESS may be offered to an evacuee for a short period of time. Typically this is for the first 72 hours after an emergency occurs.

There are eligibility requirements for emergency support services.

Homeowner or tenant insurance may provide greater support than the ESS program. Check with your insurer to determine what may be available to you.

What supports are provided by ESS?

Supports provided to those eligible are determined by a case-by-case basis.

- Primary services include temporary lodging, food, clothing, and incidentals (such as toiletries).
- Specialized services include emotional support, health services (such as first aid), pet care, and transportation.

How do I file an insurance claim?

Record all details about the event as soon as it's safe to do so. Make a complete list of damaged, destroyed or stolen items. Take photos and detailed notes and call your insurance representative as soon as you can. Make sure you review the terms and conditions in your policy to understand what is and isn't covered.



How do I file a complaint about my insurance?

Start by asking your broker, agent, company representative or claims adjuster for an explanation. If they are unable to resolve your issue, you can contact IBC's Consumer Information Centre at 1-844-2ask-IBC (1-844-227-5422) for advice.

You can also contact the General Insurance OmbudService (GIO) at 1-877-225-0446 or giocanada.org or your provincial or territorial Superintendent of Insurance/Institution or the Financial Consumer Agency of Canada (FCAC) or 1-866-461-3222.

Filing a Claim

If a covered event occurs:

- **Report the claim:** Contact your insurer promptly with your policy number and details of the damage
- **Insurance adjuster assessment:** The insurer assigns an adjuster to inspect the damage and determine coverage.
- **Repair estimates:** Obtain quotes from contractors; the insurer may provide recommendations.
- **Settlement:** The insurer calculates the payout, subtracting your deductible if applicable. Funds may be issued jointly with your mortgage servicer.
- **Repairs:** Begin repairs once funds are released, ensuring work meets policy requirements.

What Home Insurance Typically Covers

A standard homeowners policy typically includes several types of coverage:

- **Dwelling coverage:** Pays to repair or rebuild the main structure of your home, including walls, roof, floors, plumbing, and electrical systems.
- **Personal property coverage:** Covers your belongings, such as furniture, electronics, and clothing, if damaged or stolen.
- **Loss of use/additional living expenses:** Pays for temporary housing and living costs if your home is uninhabitable during repairs.
- **Deductible:** Deductibles represent the portion of an insured loss a policyholder pays before the insurer's coverage begins, sharing the risk between the parties and typically expressed as a fixed amount or percentage. Deductibles apply only when filing a claim and are specified in your policy.

For the latest information on the Green Avenue structure fire, visit penticton.ca/emergencies.