

## **Alberta Urban Municipalities Association**

Rob de Pruis  
Director, Consumer & Industry Relations, Western







A person is holding a dark blue protest sign with white, hand-painted text. The sign is held in front of their chest. The person is wearing a blue and white jacket and a red skirt. The background is a blurred crowd of people at what appears to be a protest or public gathering.

CLIMATE  
REFUGEE  
- NEED CHANGE







Entire neighborhoods destroyed



# Government saw insurers as second responders





# Insurers coordinated removal of 12,000 appliances



# IBC produced 250,000 printed pieces

## Will I be reimbursed for my costs while I'm out of my house?

Keep all receipts for your additional living expenses since the evacuation date. When you contact your broker or insurer, ask them what living expenses you're entitled to, and for what period of time.

To Fort McMurray and area residents:  
*We're here to help.*

**Insurance Bureau of Canada (IBC)  
Consumer Information Centre  
at 1-844-2ask-IBC (1-844-227-5422)  
FortMacFire@ibc.ca**

If your *home, car* or *business* was damaged in the fire, here are answers to your insurance questions.

## Am I covered?

Virtually every home (and tenant) insurance policy covers damage caused by fire as long as the fire was not started intentionally by the homeowner. Some insurers at evacuation centres provide funds right away so you can meet your immediate needs.

Damage to vehicles from fire, wind, hail or water is usually covered if **comprehensive** or **all perils** coverage auto insurance was purchased. This coverage is not mandatory, so check your policy details.

**If you're not sure who your insurer is, IBC can help. Contact us at 1-844-2ask-IBC (1-844-227-5422) or FortMacFire@IBC.ca**

## Will my claim be denied if I don't file right away?

**NO.** While it's helpful to start the claim process early, you can file whenever you're ready and able to. Also, additional living expenses start from the date of evacuation, not the date of the claim.

IBC  BAC  
ibc.ca





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