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Steps to Take After a Loss

Any wildfire damage to property, or vehicles or food spoilage due to power outage, are commonly handled by the property owners (home or farm) insurance provider, based on the insurance policy in place. Contact your insurance company to open a claim as soon as possible to confirm that the loss event (insured peril such as fire and/or mass evacuation) falls within your policy period to determine coverage.

Ask your insurance company what coverage(s) are immediately available to you. Additional Living Expenses (ALE) coverage provides immediate assistance to cover cost incurred during a loss, such as food, accommodations, or clothing.

Be sure to ask your adjuster the following:

- ◆ What is the policy limit (dollar amount)?
- ◆ Are there any excluded expenses that will not be covered by the policy?

If you had to evacuate due to a Civil Authority order, the majority of ALE coverage would begin immediately. Keep all receipts to properly document your ALE expenses.

***** ALE only provides coverage (reimbursement) for costs of living which go beyond your normal cost. *****

When it is safe to return to your property, photograph all structural damages and personal items to document the damages to provide to your adjuster.

If your claim or a portion of your claim is denied by your insurers, request a formal denial letter from them. The claim denial letter will aid you in the process of applying for assistance from the Government of Alberta through the Disaster Relief Program (DRP).

The Alberta Government is hosting telephone Town Halls for all residents of the Province, not just evacuees. For more information, resources and wildfire updates please visit <https://www.alberta.ca/emergency.aspx>.

Alberta Wildfire will directly handle any property that may have been damaged by firefighters to create fire guards. Please contact Alberta Wildfire:

Information line: 1-866-394-3473 (FYI-FIRE)

Media inquiries: 780-420-1968

Email: wildfireinfo@gov.ab.ca

For reference when discussing the Long Lake Fire event with your insurance provider, the fire began May 3rd, 2023, the evacuation was ordered by the Town of Rainbow Lake on May 6th, 2023 and the Town lost power May 13th, 2023 and remains without power at the time of writing on May 24th, 2023 without expectation of restoration until May 31st, 2023.