

## INSURANCE TIPS

### Tips for Insured Property

- Call the property mortgage holder or bank to let them know about potential wildfire damage as soon as possible.
- Contact your insurance company/broker as soon as possible to begin the claim process as quickly as possible. Most have a 24-hour claims service.
- If possible, document an inventory of properties and household items. Use photos or video for inventory and to document any damages.
- Work with your insurance company for a clear picture of individual coverage, any directions on the recovery process and recommendations on accredited fire restoration companies to aid in recovery.
- In the event that any of these suggestions conflict with information provided by your insurer, please follow the instructions provided by your insurer.

### Tips for Uninsured Property

There may be available assistance offered through the following agencies:

- Emergency Support Services (ESS) call 250-833-3360
- Canadian Red Cross: call 1-800-863-6582 or website: [redcross.ca](http://redcross.ca)

### Tips for Restoration Process

- Your insurance company is the best resource to engage reputable restoration contractors.
- If you decide to engage your own restoration contractor, check for references and notify your insurance company.
- If issues arise, visit the Consumer Protection BC office at [consumerprotectionbc.ca](http://consumerprotectionbc.ca) or 1-888-564-9963 or the Better Business Bureau at [bbb.org](http://bbb.org) or 604-682-2711.