

BC Wildfires & How it Affects your Insurance

This is a general communication to our insurance customers regarding existing and new insurance policies, and how they might be impacted by the current wildfire situation in British Columbia.



Current Policies Including Upcoming Renewals

Firstly, **if you already have current fire insurance** on your home, personal property, farm, business, recreational vehicles, boats, seasonal and other residences, vehicles and other property, then your fire insurance is set to protect you if they are damaged or lost as a result of a forest fire.

If you have been or are facing an evacuation order by civil authority, your personal home or farm policies generally offer coverage for additional and emergency expenses you incur to move to safety. Please keep all of your receipts.

In addition, **if you have a current policy that is due for renewal**, we can ensure you have continuous coverage throughout this catastrophic event.

You have your Integris Insurance broker on your side and standing by to assist you during these troubled and very stressful times. We are partners in this together.

New Fire Insurance

(Please see page 2 if you are a new Integris mortgage-holder in need of Insurance)

If you are seeking new Fire Insurance on any of your property, or are looking to add other property, or increase limits of your insurance, our ability to be able to place that coverage will primarily depend on if your property is facing immediate or potential threat from an advancing fire.

Each Insurance company that we deal with has their own defined restrictions about whether we can arrange insurance in certain zones, but generally if your property is in imminent threat, we will likely be prevented from arranging any NEW coverage. This is standard in the insurance industry and helps to protect our Insurance companies from having to cover losses that are unreasonably foreseeable and surely to occur.

ICBC

If residents are under evacuation alert or order, customers who do not already carry fire insurance on their vehicles may not add comprehensive or specified perils to the existing policy or take out a storage policy for vehicles being threatened by the fire. You can however still buy collision and third party liability coverage and a new plate or temporary permit if needed, to help you move the vehicle to safety.

For your information and assistance, we are attaching an Evacuation checklist that outlines some instructions about the evacuation you may face and then what to do once you are given the OK to return home.

We always recommend being prepared to be able to show your Insurance Company proof of your property loss even for times when we are not facing catastrophic events.

Safety is always first and foremost of course, however, if you do have the time you may want to consider taking lots of photos, video, or even completing the attached home inventory worksheet which can be found on our website.

We will do our very best to keep you informed to the greatest extent possible and will have available to you communication that will hopefully suit all of your preferences such as:

- Website - www.integriscu.ca
- Twitter - @integriscu
- Facebook - www.facebook.com/integriscu
- Instagram - @integriscu
- In-Branch displays
- Paper Information Kits
- Email and Text Message (by request) - please contact your Integriscu Insurance Office and let us know if you would prefer these communication methods.

New Integriscu Mortgage-holder

If you have arranged your mortgage with Integriscu, we may have a temporary solution for arranging fire insurance for you during the BC wildfire event regardless of your location. Policies can cover the dwelling, but does not extend to contents. Once things are back to normal, we can then look at placing a more traditional and broader insurance program on your behalf.

Over the years, there has been an increase in the number of extreme weather-related incidents. In some cases, these events lead to individuals having to vacate their homes. Follow these important steps to help protect your family and home both before and after an evacuation.

I've just been ordered to evacuate. Now what?

- Keep in mind that the local authorities won't ask you to leave your home unless they have a reason to believe you are in danger.
- Unplug electrical equipment such as radios, televisions, computers and small appliances.
- Leave freezers and refrigerators plugged in unless there is a risk of flooding.
- Only shut off water, gas and electricity if officials tell you to do so.
- Secure your home by closing and locking doors and windows.
- Depending on how fast the evacuation happens, you may have time to pack a small bag of toiletries and clothes. If time permits, also be sure to take enough basic supplies with you to last 72 hours (this includes food, water, and other essentials such as first-aid kits).
- Take your wallet/purse, personal identification for each family member, and copies of essential family documents (i.e. passports, etc.).
- Take a cell phone and charger.
- Take any essential medications for your family.
- Take your pets with you.
- Check in at the local evacuation centre.
- Once you are safe, call or email an out of town contact to let them know where you are going and when you expect to return.
- Follow instructions from local authorities. They will not only provide you with recommendations on which evacuation routes to take, but also they'll be the ones to let you know when it is safe to return home.

Officials have given me the okay to return home. What's next?

- Continue listening to the radio for information and instructions; also check in at the local evacuation centre for the most up-to-date information.
- Do not re-enter the house unless an authorized person has told you it is safe to do so.
- Be cautious when re-entering your home; structures may have shifted or been damaged.
- Have a battery-operated flashlight on hand for light.
- Check food and water supplies for contamination and spoilage before using them.
- Wear proper shoes when walking through broken glass or debris, and use heavy gloves when removing debris.
- Let your family and friends know you are safe.
- Once you are safely back into your home, call your Integris Insurance Representative to walk you through the next steps regarding any property damages that may have occurred.

Additional Information

If you have any questions or concerns, please call your trusted insurance broker - your best source for information and advice.



After Hours and Emergency Claim Contact Information

In the event of an emergency you can report a claim directly to your Insurer. Please select your Insurer's emergency number from the list below. During normal business hours or for non-emergency claims, please contact your nearest Integris Insurance Services Ltd. Branch offices.

Intact Insurance	1-866-464-2424
Echelon	1-888-547-9229
Mutual Fire Insurance Company	1-855-535-0554
SGI	1-800-647-6448
Can-Sure Underwriting Ltd	1-855-535-0554 claims@can-sure.com
Wynward Insurance Group or Western Underwriting Managers	1-800-665-3351
Optimum West Insurance Company	1-877-806-8023 claims@optimumwest.bc.ca
ICBC	1-800-910-4222
Access Roadside Assistance	1-866-227-2213
Agile Underwriting Solutions	1-844-531-1841 claims@agileuw.ca
Aviva Insurance	1-866-692-8482 propertyclaims.canada@aviva.com

Integris Insurance Offices | 1-866-554-3456

5th & Central Office #102 - 503 Central Str. Prince George, BC V2M 3B7	River Point Office #100 - 2150 Ferry Ave Prince George, BC V2N 0B1	Quesnel Office 253 Reid Street Quesnel, BC V2J 2M1	Clinton Office 1507A Highway 97 N Clinton, BC V0K 1K0	Vanderhoof Office 201 West Stewart Str. Vanderhoof, BC VOJ 3A0	McBride Office 433 Main Street, McBride, BC VOJ 2E0
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