

Home Insurance

What you need to know on

HIGH WINDS

1	Is the damage caused by high winds covered?	Whether you're a homeowner or a tenant, damages from high winds are usually covered by your insurance policy. The first thing to do is to contact your insurer as soon as possible.
2	If a part of the roof and siding was ripped off by high winds, is it covered?	Damage caused by high winds to the roof or siding are covered by your home insurance policy, whether it is a basic policy or "All Risks" policy.
3	My car was damaged by flying debris. Is it covered?	The damage is covered by your <u>car insurance policy</u> if you bought "All risks", "All perils other than collision or upset", or "Specified perils" coverage.
4	Due to the power outage, I lost the content of my fridge and freezer. Are these covered?	These losses are covered, usually up to a maximum of \$1,000. Note, however, that when making a claim, you must assume the amount of the deductible chosen. It is recommended to take pictures of the content lost, if possible.
5	Does the additional living expenses (ALE) are reimbursed in these circumstances?	ALE will be payable <u>only if</u> your home was damaged and force you to leave the premises or you were ordered to evacuate by a civil authority. To know more about ALE, go to Additional living expenses .

REMINDER

In all cases, the loss must be COVERED UNDER YOUR INSURANCE POLICY to qualify for reimbursement.

HAVE YOU SUFFERED DAMAGE?

- CONTACT your insurer or broker right away to check what your insurance policy covers and to open your claim file as quickly as possible.
- TAKE STEPS to prevent any further damage to your home.
- KEEP RECEIPTS for all expenses incurred, whether for accommodation or meals, or for your home.

Note: The answers provided in this document are based on the home and business insurance forms that IBC proposes to its members. However, insurers' policies may differ from those of IBC.

QUESTIONS? WE'RE HERE FOR YOU.

514 288-4321
Montreal area

1 877 288-4321
Elsewhere in Quebec

Monday to Friday
From 8:30 to 4:30

www.infoinsurance.ca

 IBC | Insurance Bureau
of Canada