

6 SITUATIONS

TO BETTER UNDERSTAND ADDITIONAL LIVING EXPENSES

What are these additional living expenses?

They're extra expenses you have to pay for food and accommodation, and to relocate if you can no longer stay in your home following a loss covered by your policy.

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| 1 It normally costs you \$100 a day for food and accommodation. Because of the loss, you're now paying \$200 in hotel and restaurant expenses. | <u>The insurer will reimburse you the additional \$100 (\$200-\$100) you have to pay.</u> |
| 2 Your house or apartment was damaged and you can no longer live there. | Your insurance policy will reimburse you for additional living expenses <u>if the damage caused by the peril is covered under your policy.</u> |
| 3 Your apartment and belongings were not damaged, but you can't stay because the building was damaged. | Your insurance policy will reimburse you for additional living expenses <u>if the damage caused by the peril is covered under your policy.</u> |
| 4 Your belongings were not damaged but you were told to evacuate the premises. OR your belongings were not damaged, but the civil authorities won't allow you back into your house or apartment for safety reasons. | Your additional living expenses are payable <u>for a maximum of 14 days if the risk that don't allow you back into your house or apartment is covered under your policy.</u> |
| 5 You can't take your pet to your temporary accommodation. | Your pet's boarding expenses are payable under additional living expenses coverage. |
| 6 You're entitled to reimbursement of living expenses, but you don't have the money to pay for them. | Talk to your insurer about your situation to see if he can assist you. |

REMINDER

1. The loss must be COVERED UNDER YOUR POLICY to qualify for reimbursement of additional living expenses.
2. The reimbursement of additional living expenses is subject to a MAXIMUM AMOUNT.
3. TALK to your insurer to find out about the maximum reimbursement amount.

HAVE YOU SUFFERED DAMAGE?

- CONTACT your insurer or broker right away to check what your insurance policy covers and to open your claims 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 | **1 877 288-4321** | Monday to Friday
Montreal area | Elsewhere in Quebec | From 8 :30 to 4:30

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