

SIX QUESTIONS

TO BETTER UNDERSTAND INSURANCE IN CASE OF TORNADO

- 1 Does my home insurance policy cover damage caused by wind or a tornado?**

Yes, whether you're a tenant or a homeowner, home insurance policies generally cover damage that results from high winds or a tornado. The first thing to do, if you haven't already done so, is to contact your insurer as soon as possible.
- 2 What happens if you're told to evacuate?**

Individuals with home insurance policies that cover tornado damage will be eligible for the reimbursement of living expenses for 14 days.

If the home has suffered covered damage and the residents need to relocate temporarily, policyholders will be entitled to the reimbursement of such expenses for a longer period, depending on the limits of their insurance policy.
- 3 What are these additional living expenses?**

These are out-of-pocket expenses you must pay because you cannot reside in your home.

For example: If your normal living and food expenses are \$100 a day, but because of the disaster, it costs you \$200 in hotel and restaurant expenses, the insurer will refund the \$100 in additional expenses you must pay.
- 4 I am a tenant and my apartment is uninhabitable. Am I entitled to the reimbursement of additional living expenses?**

These expenses are refundable if your home insurance policy covers damage that results from a tornado. The reimbursement will be paid, depending on the limits of your insurance policy.
- 5 Due to the power outage, I lost the contents of my fridge and freezer. Are these covered?**

Yes, these losses are covered, up to a maximum of \$1,000. Note, however, that when making a claim, you must assume the amount of the deductible chosen.
- 6 My car was damaged by flying debris. Is it covered?**

Yes, the damage is covered by your car insurance policy if you bought All Risks, All Perils other than Collision or Upset, or Specified Perils coverage.

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

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

QUESTIONS? WE'RE HERE FOR YOU.

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Elsewhere in Quebec

Monday to Friday
From 8:30 a.m. to 4:30 p.m.

Infoinsurance.ca

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