

Insurance and Emergency Situations: How to Make Sure You're Prepared

Emergencies can happen at any time. It's a good idea to make sure your home or property insurance is up to date so you're not caught off guard if a flood, fire or other disaster happens.

It's best to conduct an insurance review every year. As part of that review, there are a number of steps you can take to make sure you're prepared should disaster strike, including:

- Take an inventory of your personal property, including the model numbers and serial numbers of appliances and other electronics, and store that information somewhere outside your home.
- If you take photos of your property on mobile devices, be sure to back those photos up and don't store them on your home computer.
- Tell your agent, broker or insurer about any major improvements you've made to your property, such as a new roof, kitchen countertops or appliances.
- Talk to your agent, broker or insurer about your options, ask about new available coverage types and find out about possible gaps in your current coverage. For example, are you covered for overland flooding or sewer back up?
- Learn about different kinds of policies available for homeowners, renters and owners of condominiums.
- Before you purchase or renew your property insurance, it's a good idea to verify the licence status of your insurer. To do that, visit the [Manitoba Financial Institutions Regulation Branch](http://www.mbfinancialinstitutions.ca/) at www.mbfinancialinstitutions.ca/ or call 204-945-2542; toll-free 1-800-282-8069 in Manitoba.

Tips for buying insurance

- Think about what kind of insurance you'll need. Consider how old your home is and how it was built. Consider whether you will need comprehensive coverage, the amount of the deductible, whether any discounts are available and other factors that may change over time.
- When you're answering questions on an application for insurance, your answers need to be accurate and truthful. Your policy could be declared void if information is misrepresented.
- Never sign an application for insurance until you read and verify the accuracy of the information. Be sure to read and understand what you are signing.
- When you receive your insurance policy, review the policy's coverage, including exclusions, with your agent, broker or insurer.
- If you're considering replacing your current policy with a new one, be sure you understand the costs, benefits and conditions associated with each policy you consider, as well as any risks associated with a change.
- If you're changing insurance companies, do not cancel an existing policy until you are sure about the price and you have been accepted by the new insurance company.

Help protect your home in case an emergency strikes

- Store valuable items in upper floors of your home, away from the basement.
- Test and maintain smoke detectors and carbon monoxide detectors.
- Anchor interior and exterior fuel tanks to the floor or base with a tank stability bracket. A fuel tank can tip over or float in a flood, causing fuel to spill or catch fire. Make sure vents and fill-line openings are above flood levels. For propane tanks, contact the propane company about the best storage methods.
- Test plumbing shutoff valves and sump pumps to make sure they function properly.
- Review your emergency plan with your family.
- Assemble an emergency supply kit, and make sure it allows you to go at least 72 hours without electricity.
- Prepare a detailed home inventory.
- Pay attention to local authorities and monitor weather developments regularly.
- Have a plan for your family pet.

In case severe weather or another type of disaster happens, it's important for you to understand your insurance policy and your coverage. If damage occurs, and you have questions about the way insurance policies work, contact the Insurance Bureau of Canada (IBC).

How to start the claims process

- When it's safe to do so, assess and document the damage that has occurred.
- Make sure to document any expenses and keep all invoices and proof of payments.
- Take photos of the damage.
- Call your insurance representative or company to report damage or loss.
- When you're providing information about what happened, what's been damaged or lost, be as detailed as possible.
- If you need help getting in touch with your insurer, contact the IBC Consumer Information Centre at 1-844-2ASK-IBC (1-844-227-5422).

Resources and links

- Canadian Consumer Handbook – [Insurance](#)
- Financial Consumer Agency of Canada (FCAC) – [Understanding Insurance Basics](#)
- Insurance Council of Manitoba – [Working with your General Insurance Agent](#)
- Insurance Bureau of Canada – <http://www.ibc.ca/mb/home/>
- Insurance companies licensed to transact business in Manitoba
<http://www.mbfinancialinstitutions.ca/insurance/insurance-companies.html>
- Manitoba Agricultural Services Corporation – [fact sheets on insurance for agricultural lands](#)