

Insurance vs Emergency Support Services (ESS)

Important links

Insurance Bureau of Canada: <http://assets.ibc.ca/Documents/Disaster/BC-Wildfire-Additional-Living-Expenses.pdf> .

Insurance Bureau of Canada 1-844-227-5422

How Emergency Support Services Works: <https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/ess/ess-how>. **ESS Info Centre 1-800-585-9559**

All Supports for Evacuees: <https://www.emergencyinfobc.gov.bc.ca/wildfire-recovery/>

Evacuation Alert

Individuals in communities that have been placed under an Evacuation Alert must be prepared to leave their homes on short notice but do not need to immediately evacuate.

Neither home/tenant/condo insurance nor ESS provides support for people who evacuate while under evacuation alert. If you choose to evacuate before an evacuation order, keep in mind that you are responsible for all expenses. If an order is implemented later, supports would start on the date the order is issued. Contact your First Nations government or Local Authority if you have any health or evacuation concerns.

Evacuation Order

Those who have been placed under an evacuation order must leave the area immediately.

Insurance

Standard home, tenant and condo insurance policies provide coverage for some of your expenses (including accommodation) when you leave your home due to a mandatory evacuation order. This coverage begins the day the evacuation order is issued and continues based on the limits of your policy. Depending on your policy, you might also qualify for other coverage even if your home has not suffered damage, for example for freezer contents spoiled if the power goes out while you are evacuated.

Contact your insurance representative or insurance broker as soon as possible after you have safely evacuated to notify them of the evacuation order, determine what coverage applies to you, discuss any concerns about insurance deductibles, and begin a claim. If you don't know who your broker is, need support with your insurance claim, or have other insurance questions, you can call the Insurance Bureau of Canada at 1-844-227-5422.

Emergency Support Services

When your insurance coverage has been exhausted while you are evacuated, you may be eligible for ESS supports. ESS provides needs-based, safety-net supports on a case-by-case basis to people displaced from their primary residence. Go to a Reception Centre, meet with an ESS responder, and complete a needs assessment. If deemed eligible for ESS supports, you may be issued referral vouchers for essentials such as food, clothing, lodging an/or incidentals depending on your needs.

Evacuation from a secondary residence or vacation/recreation property is not eligible for ESS supports. If ordered to evacuate, you should return to your primary residence.

Visitors to British Columbia – Alert or Order

If you are visiting an area under evacuation alert or order, leave the area immediately and contact your travel insurance provider to notify them of the evacuation order and arrange supports. Stranded travellers should contact a Reception Center: <https://www.emergencyinfobc.gov.bc.ca/wildfires-2021/> for more information.