



We are here to help you recover from a loss involving your premises as a result of the Fort McMurray region wildfire.

This guide serves as an outline of some of the coverages you may have in your policy. In particular, it details the Loss of Use and Food Spoilage coverages. These coverages are in addition to the Dwelling Building, Private Structures and Personal Property coverage that forms part of your policy.

We encourage you to contact your adjuster to discuss any questions or concerns.

## Property Coverages

### LOSS OF USE

#### 1. ADDITIONAL LIVING EXPENSE

If your residence is unfit for occupancy or you have to move out while fire damage related repairs are being made, you are covered for any necessary increase in living expenses, including moving expenses, incurred so that your household can maintain its normal standard of living. Payment is made for the reasonable time required to repair or rebuild your residence, or if you permanently relocate, the reasonable time required for your household to settle elsewhere.

#### 2. FAIR RENTAL VALUE

If the fire causes a part of the dwelling and/or private structure rented to others, or held for rental by you, to be unfit for occupancy, we insure its Fair Rental Value. Payment is made for the reasonable time required to complete repairs or replacement to that part of the dwelling and/or private structure rented or held for rental. Fair Rental Value does not include any expense that does not continue while the rented part of the dwelling or private structure is unfit for occupancy.

#### 3. PROHIBITED ACCESS

In cases where a mandatory evacuation order due to Wildfires prohibits access to your residence, we insure Additional Living Expense and Fair Rental Value loss for a period not exceeding two weeks.

These Additional Living Expenses include, but are not limited to, temporary accommodations, restaurant meals, kenneling costs for pets, laundry, extra mileage and more. Please ensure that you keep all receipts for any of these expenses you may incur in order to present them as part of your claim.

You are not insured for any claim arising from evacuation resulting from losses excluded under Section I – Loss or Damage Not Insured.

**No deductible applies** to Prohibited Access coverage.

## Additional Coverages

### FOOD SPOILAGE

There is coverage of up to \$3,000 for loss or damage to food while contained in a refrigeration and/or freezer unit located on your premises, against loss or damage caused by or resulting from a power failure originating on or off your premises, or the mechanical breakdown of your refrigeration and/or freezer unit(s).

The coverage also includes damage to the refrigeration and/or freezer unit resulting from the insured spoilage of the foods contained within, and reasonable expenses incurred to save and preserve the food from spoilage.

We do not insure:

- a. Loss or damage from spoilage caused by the accidental or intentional disconnection of the power supply; or
- b. Expenses incurred in the acquisition of the food.

Please take photos and compile a list of the spoiled food before disposing of it. This will help support the items you are claiming.

**No deductible applies** to this coverage.

### Automobile Coverages

If your Wawanesa Automobile policy includes All Perils, Comprehensive or Specified Perils coverage for your damaged automobile, you will have coverage for direct physical damage arising from the Fort McMurray region wildfire.

There may also be coverage to assist you with a rental vehicle up to your policy limits. Wawanesa has an agreement with Enterprise Rent-a-Car to assist you in this regard.