

What To Know About Insurance

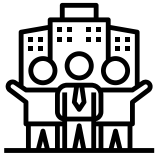


Community Futures British Columbia

Rural Resiliency Initiative

communityfutures.ca

Best practice is for your CF to seek funding to hire/contract an impartial 3rd party insurance advisor to help business owners navigate a claim. Contact the EQRRT at any time for guidance.



The Insurance Bureau of Canada's Consumer Information Centre

Your CF can direct businesses here to be connected to an independent Insurance Advisor.



1-822-2ASK-IBC (844-227-5422)



AskIBCwest@ibc.ca



Insurance Consultants from The Consulting Hive

Contact CF Alberni-Clayoquot for businesses to be connected to insurance specialists.



250-724-1241



info@cfac.ca



Disaster Financial Assistance (DFA)

DFA is very limited as it only covers uninsured essentials from non-insurable events, e.g. landslides, damages to community-owned water systems. DFA is NOT available for wildfire, earthquakes, snow load, windstorms, sewer or sump pit back-up, or water entry from above ground. See criteria on the [Province of BC website](#).



1-888-257-4777



DFA.private@gov.bc.ca



Timeframes to Process a Claim

It can take 18-24 months to settle an insurance claim. Most policies require early reporting and have a hard deadline to submit claims. Deadlines should be reviewed regularly and noted in emergency plans.