

BFL'S CLAIMS SERVICES

Our claims advisors offer a wealth of experience and expertise, ranging from law to adjusting and examining to brokering and underwriting. The level of service and depth of resources offered by our claims team is unmatched in the industry. Our claims team's skills and expertise are critical to effective claims advocacy and guidance for our clients.

We have the skills and the knowledge to tackle any issue that may arise during the life of a claim. We take our role as your trusted claims advisor seriously. We are here for YOU.

This document provides some general advice and tips on how to report your claim, manage and mitigate the resulting damage, and prepare documents for claims from the recent wildfires. We also recommend you check the [Insurance Bureau of Canada](https://www.insurancebureau.ca) website for updated information.

SAFETY



- ☑ Ensure that electrical, furnace, gas and water has been shut off, if safe to do so.
- ☑ If you are under an evacuation order, leave the premises immediately. Do not try to take any preventative action, and only return after local authorities have said it is safe to do so.
- ☑ If you are returning to your home and it suffered fire and smoke damage, wear heavy work gloves, protective clothing and boots during clean up; use appropriate N95 masks to help prevent inhaling smoke and soot.
- ☑ Do not touch electrical equipment if it is wet from firefighting efforts. Ensure that the power remains off.
- ☑ If your property has been without power for more than 24 hours, **DO NOT OPEN ANY REFRIGERATORS OR FREEZERS**. Document the contents of these appliances to the best of your ability **without opening them**. Await further instruction from the municipality regarding their potential disposal. If possible, tape the appliance shut and remove it to a garage or other covered area outside the home pending further information from the insurer.
- ☑ Do not use a generator or any other gas-powered machinery unless you have been given permission by the local fire marshal to do so. Ensure that this is only used outdoors, and do not reactivate any equipment without a thorough inspection for damage from the fire.

CLAIM REPORTING AND MITIGATION



If you have suffered a loss due to direct fire damage, take the immediate steps needed to begin the claim process.

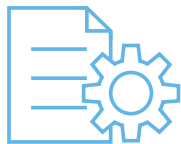
Enact your own emergency response protocols or disaster recovery plan.

- ☑ Report the claim to as soon as possible to BFL CANADA'S claims department at claims-westreg@bflcanada.ca, along with your Client Executive

Take all reasonable steps needed to prevent further loss.

- ☑ Always wear personal protective equipment when inspecting the damage or working on repairs, including CSA rated boots, protective work gloves, protective eyewear, and an N95 mask. The fire can expose many dangerous hazards.
- ☑ Thoroughly document the damage with photos and video.
- ☑ Initiate emergency work ASAP to prevent additional damage to your property, to help control and stabilize the property that is damaged. Initiate temporary repairs if possible.
- ☑ Begin sorting your belongings into those that may be restored and those that cannot be restored.
- ☑ Survey your property and remove or secure any hazards; secure your property to prevent trespassing or vandalism.

DOCUMENTATION



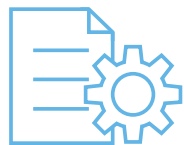
It is important to document as much information as possible, including:

- ☑ Organize a filing system to track damages, costs, and your mitigation efforts to present to the insurance company.
- ☑ Begin to document the loss by taking photos of the damage (before emergency work is performed), videos, and retain any security videos.
- ☑ Create a list of lost or damaged property, contents, stock, and equipment.
- ☑ Create an internal system to track your time, labor, costs/expenses incurred. Ensure labour costs are at payroll rates and not charge-out rates.

- Gather any applicable documents that may be required, including
 - Lease Agreements
 - Certificates of Insurance
 - Contracts
 - Police, fire, employee, and other incident reports
 - Replacement and repair quotes
 - Original invoices or purchase orders for contents and equipment
 - Accounting records and financial statements

EVACUATION, CIVIL AUTHORITY, AND UTILITY INTERRUPTION

If you have been evacuated from your business, or prevented access to your business by actions of police, fire, or other emergency services, you may be able to make a claim for those reasonable expenses you have incurred as a result. These could include:



- Business Interruption
- Loss of Rental Income
- Extra Expenses

Not all of these expenses will be accepted by all insurers, so please discuss this with your adjuster.

Losses due to off premises utility interruption, such as loss of food in refrigerators and freezers, may also find coverage under your policy. Some policies may restrict the coverage to electrical utilities, some may include gas utilities as well. If you have suffered a loss due to the failure of a utility in providing service to you, please report the claim immediately to the BFL Claims Team.

EXPECTATIONS AND TIMELINES



BFL CANADA will report your claim to the insurer within four (4) hours of receipt of the notice to our claims reporting e-mail address. Once reported, you will receive an e-mail confirmation with the contact information for the Claims Advisor assigned to help manage your claim.

In light of the extent of the wildfires and the accompanying travel and logistical challenges, along with the sheer number of claims that insurers will be facing, we expect response times will be dramatically increased. Restoration firms, adjusting firms and insurers are all working above capacity at this time. If you experience delays exceeding 72 hours, please contact your BFL CANADA Claims Advisor, or your Client Executive.

THIS DOCUMENT WAS ISSUED BY:

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