

Disaster Recovery Program

Not-for-profit and cooperatives

Overview

The Disaster Recovery Program provides financial assistance to individuals, small businesses, farming operations, not-for-profit organizations, municipalities and government departments for uninsurable loss and damage caused by emergencies and disasters.

The program is intended to help repair and restore your damaged property so that you can re-establish or maintain the viability of your organization.

Eligible coverage

Losses and damages for which insurance was not readily or reasonably available at the time of the event are eligible for assistance. Eligible items include those considered essential to everyday life.



Eligible applicants

To be eligible, your not-for-profit must:

- Be registered as a not-for-profit in Alberta.
- Make a significant contribution to the fabric and sustainability of the community. Operations for providing services to the community must be carried out in the facility.
- Allow public access to the facility for all members of the community or limitations on assistance may apply.
- Be re-established in the community upon receiving assistance from the program.

Church property must be essential to the secular needs of the community.

Not-for-profit condominium corporations must be at least 50 per cent owner-occupied, and in good standing with Alberta Land Titles.

Public not-for-profit business cooperatives must operate according to the principles of Section 2(1) of the Alberta Cooperatives Act.

Steps to take after a disaster

1. Contact your insurance company and open a claim.
2. Ask for a letter indicating your insurance coverage and any exclusions.
3. Contact your local government to see if there are any supports available to you through non-governmental organizations in the area.
4. Take pictures of:
 - all damaged items before you throw anything away or make any repairs.
 - the inside and outside of your property.
5. Begin clean-up and repair work. Make sure you record all of the time you spend cleaning up and making repairs.
6. Keep copies of all receipts for clean-up, repairs, and replacement of damaged property.
7. Contact your local government and ask about the potential for a disaster recovery program in your area.
8. Submit an application and consent form (if/once a program is approved in your area). Upon receipt of your application a case manager will contact you to guide you through the entire application process.
9. Gather all relevant items listed under supporting documentation.

Supporting documentation

The following documentation is required:

- Alberta Corporate Registry confirming your not-for-profit status.
- If your institution is a public educational organization, you must provide legal documentation confirming your status in Alberta, information regarding your involvement in the community and any restrictions to access by the general public.
- Articles of incorporation and/or bylaws.
- List of authorized signing officers, including full names and contact information.
- For condominium corporations:
 - A list of owner and tenant-occupied units at the time of the event (signed by the board president).
 - The registered list of directors and bylaws at the time of the event.
- Photographs of the property damage/repairs.
- Receipts for repairs, or replacement of damaged items.
- An inventory list of lost or damaged items.
- If you are a building owner, you must also state the year the property was built.

Contact

Alberta Emergency Management Agency
9515 107 Street NW
Edmonton AB T5K 2C1
Phone toll-free: 1-888-671-1111
Fax: 780-427-1262
Email: drp.info@gov.ab.ca
Website: www.aema.alberta.ca

Insurance letter requirements



You need to submit a letter from your insurance company. The letter must be on official letterhead, be signed by an authorized agent, and include the following:

- Name(s) of the insurance policy holder(s).
- Policy and/or claim number.
- Name and phone number of the insurance broker or agent.
- Date of loss.
- Date on which the broker/agent was notified of the loss.
- Address of the damaged property (legal land descriptions) for all affected sections of land.
- Type and cause of the damage or loss.

Your insurance letter must also include:

- A complete list of what damages were covered, including settlement amounts for all equipment and property.
- Any damages not covered should be outlined, including the reason your claim was denied.
 - Was part of your claim denied because the damage was due to flood?
 - Was part of your claim denied because you did not have a sewer back-up endorsement, or because the sublimit on your policy was reached?