

Disaster Recovery Program

Homeowners and residential tenants

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 return your damaged, essential property to its functional condition.

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.

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

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 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). 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

You must submit one or more of the following to show that the damaged property was your principle residence:

- Property tax assessment (homeowners).
- Lease agreement (tenants).
- Utility bill(s) within 90 days prior to the event.
- If you are a building owner, you need to include the year your homes was built.

Other items you should have available include:

- Photographs of property damage, repairs in progress and/or items that you threw out after the disaster.
- A list of lost or damaged items.
- Receipts for repairs and replaced items, inspection reports and invoices for contractor clean-up.
- A record of all the time you spent cleaning up.

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 that part of 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 sub-limit on your policy was reached?