

# Wildfires and Mass Evacuation Claims

Preparation is our best defense against wildfires, and we hope these resources help you feel better prepared to navigate the challenges these wildfires might present to your home or business. Please contact your advisor with any further questions.



## PREPARING FOR A WILDFIRE

These free online resources can help you prepare your home, business and family for a wildfire:

- **Prepare your [wildfire action plan](#)** so everyone in your household or office knows what to do in case of an encroaching wildfire.
- **Pack your [grab-and-go bag](#)** so you have everything you need ready to go in an emergency.
- **Protect your property using [FireSmart tips](#)** from PreparedBC.
- **Track fires and evacuation orders using this [interactive map](#)**. Enter your address to see your current evacuation alert or order status, and proximity to wildfires.

## IN CASE OF A MASS EVACUATION

Your safety and the safety of the people around you are the top priority in an emergency. When you receive an evacuation order, leave immediately, follow all instructions from officials and use the identified evacuation routes. Information about active evacuation orders and what to do if you are evacuated is updated hourly at [EmergencyInfoBC](#).

Your property may be eligible for coverage under “Mass Evacuation” if you are:

1. under a Provincial Evacuation Order, and
2. there is no direct damage to the insured property.

Note that this coverage is not triggered if you are under a Provincial Evacuation Alert.

Claims and coverage will be assessed on a case-by-case basis.

If you are under a Provincial Evacuation Order:

- Register for the [Emergency Support Service Program](#) benefit from the province’s support for emergency lodging, food, gas and other supplies.
- Keep your receipts for lodging, food, gas, and emergency clothes/supplies (for things that couldn’t be taken in a hurry). An adjuster will assess which expenses are covered once you report your claim.
- If you need an advance to support your emergency expenses, report your claim and an adjuster will assess your coverage and needs.
- Policy deductible applies to these claims.
- **Report your claim [online](#) or call us at 1-800-899-3093 and you’ll be contacted by an adjuster the same day.**

## DAMAGE DUE TO WILDFIRE

If there is direct damage to your property as a result of a wildfire, you are covered under the Additional Living Expenses (ALE) section of your standard homeowner’s policy.