



IBC
Insurance Bureau
of Canada



Can I keep my fridge and freezer?

Yes, you can keep your fridge and freezer, and continue to use it if it's safe to do so. Some fridges and freezers may have sustained damage as a result of the prolonged power outage and the resulting food spoilage. However, some may be ok. **Check with your insurance representative if you have questions.**

If you need to dispose of your damaged fridge or freezer and you have homeowner's or tenant's insurance, start by following these two simple rules:

- **Call your insurer** before disposing of your fridge or freezer to notify them and to check your coverage.
- If you need assistance disposing of your fridge or freezer, check with your insurance representative. They may be able to recommend a service provider to assist you. Ensure that the appliance is removed carefully to avoid causing damage to your floor.



Here's what you need to know about your insurance coverage:

- Your refrigerator, freezer and their contents may be covered for damage related to food spoilage caused by an accidental power interruption. Typically, in this situation, your freezer and its contents are insured for a specified amount. Check your policy.
- Before disposing of food from your freezer, make a list and take photos of the contents for insurance purposes.
- If you suspect your fridge or freezer is contaminated by food spoilage or other damage, speak to your insurer before discarding the appliance.
- If your insurer agrees that the refrigerator or freezer must be replaced, the cost of de-gassing and disposing of the appliance is typically covered under the debris-removal portion of your policy.

More insurance questions?

Call your insurance representative,
visit **ibc.ca** or contact IBC at
1-844-2ask-IBC (1-844-227-5422)

AskIBWest@ibc.ca (Western & Pacific regions)
ONCIC@ibc.ca (Ontario)
AtlanticCIC@ibc.ca (Atlantic region)