



Flood Recovery Can Take Time. Here's How to Keep Moving Forward.

If you've already started your claim, you may now be navigating repairs, cleanup and ongoing discussions with your adjuster. While every claim is unique, these steps can help you move your recovery forward and protect your property.



YOUR RECOVERY CHECKLIST

Cut out and keep this checklist as a guide through the next stages of your recovery.

☐	Keep documenting as cleanup continues Take photos of impacted areas, damaged items and any materials that must be discarded.
☐	Save every receipt Keep records of cleanup costs, temporary repairs and any additional living expenses that may be covered under your policy.
☐	Take steps to help prevent further damage Where it is safe to do so, continue mitigating damage to your property. Don't hesitate to ask family, friends or professionals for help.
☐	Verify who you're dealing with If a contractor, restoration company or service provider contacts you regarding your claim, confirm who they are, who they work for, and whether they've been referred by your insurer before authorizing work.
☐	Be patient, but stay engaged Following a large-scale event, insurers may be managing a significant number of claims. Claim timelines can vary, but it's okay to reach out to your adjuster if you have questions, new information or concerns.
☐	Keep a record of conversations Maintain notes of discussions, work completed and important claim-related information.
☐	Ask for help when you need it If you're unsure about your claim, coverage or next steps, support is available.

You don't have to navigate recovery alone.
Insurance Bureau of Canada's Consumer Information Centre is here for you.



CALL 1-844-2ASK-IBC

AskIBCWest@ibc.ca (Western, Pacific, Yukon, the Northwest Territories and Nunavut)
ConsumerCentre@ibc.ca (Ontario) | **AtlanticCIC@ibc.ca** (Atlantic region)

