



You are not in this alone.

MEMO TO OUR FORT MCMURRAY CUSTOMERS

May 19, 2016

Fort McMurray Wildfire Claims Information Update

We are sure you have all heard by now that the Government has provided a plan for re-entry into Fort McMurray. Residents may be allowed to start returning to their homes on June 1st provided the following 5 conditions have been met.

- That the fire is no longer “an imminent threat” to the city (and air quality is not hazardous).
- That the hospital is open and able to provide basic health services.
- That fire and police departments are operational and 911 and ambulance services are restored.
- That all roads are open to traffic and natural gas and electricity have been fully restored.
- That supplies of potable water and food are available, and people have access to banks and pharmacies.

We have been busy assembling our Catastrophe (CAT) team which includes experienced adjusters, property restoration companies and qualified experts who will be ready to work with and guide you through the claims process.

We have proactively used available maps and satellite services to identify total losses as well as partial losses. Adjusters have been assigned and will be in contact with you to provide further instruction. There are areas where damage could not be confirmed or was not visible. If you have not heard from an adjuster before you return to your property and discover damages to your home or business please email us at helpclaims@phgic.com and provide us with your name, business name (if applicable), address and the nature of damages observed.

During the claims process and while you are unable to reside in your home, our policy will provide coverage for temporary lodgings (subject to policy limitations). We will also continue to insure your personal belongings including clothing and household items.

When you are able to re-enter your property please keep in mind the following:

- Be safe.
- Feel free to take necessary measures to protect your property.
- If power to your property was interrupted and there is evidence of damage to a fridge and/or freezer or their contents, record the make and model # and take photos of the appliance. List the contents of the appliance.

- Do not dispose of property but feel free to relocate it on your property if it can be done safely taking the necessary steps to protect it from further damage. An adjuster will inspect it with you and determine its condition.
- If your property is a total loss, in preparation for the processing of your claim, start making a list of the contents of your home as directed by your adjuster.

At some point, it may appear that the claims of your fellow community members are progressing faster than yours. We understand this may cause you to feel frustrated; however, we want to DO IT RIGHT, which does not always equate to doing it fast. We are working diligently on your behalf to ensure your loss is properly quantified and to put you back in the position you were in prior to your loss. While this process takes time, we will keep you informed of the progress of your claim throughout the life of your file.

We ask for your patience and understanding as we guide you through your claim. We foresee many challenges due to the magnitude and complexity of this loss event which will potentially be the largest in Canadian history. Please rest assured that we are on your side and will see you through to the successful conclusion of your claim. Our thoughts continue to be with you.

Sincerely,

A handwritten signature in black ink, appearing to be 'PW' or similar initials, written in a cursive style.

Patricia White, CIP
V.P. Claims