

# Assessing and Repairing Damage

## SECURING YOUR HOME

It is important to secure your home and belongings as soon as possible after a disaster, particularly if the loss is not total. In particular, insurance companies require policy holders to try to reduce further damage. Take proactive steps such as:

- ❑ Covering holes in walls and roof to protect from the elements.
- ❑ Boarding up or building a fence to prevent looting.
- ❑ Ensuring there are no remaining embers, in the case of fires.
- ❑ Moving property that is at risk of further damage (e.g. moving an unharmed TV from under a hole in the roof.)

Your insurance adjuster may be able to help arrange assistance to secure your home. If you can't contact your broker and need professional assistance in boarding up your home, contact a general contractor or a restoration service.

## INVENTORY

For insurance purposes, make a thorough inventory of what was lost or damaged.

## ARRANGING REPAIRS

Obtain quotes on repairs based on your insurance policy. Make sure your contractor not only has good reference, but has relevant experience in building and projects involving insurance claims.

Before you start any work:

- ❑ Make sure you and your insurance company are in agreement about the scope of work to be completed.
- ❑ Contact Development Services at [developmentservices@portcoquitlam.ca](mailto:developmentservices@portcoquitlam.ca) or 604.927.5444 to discuss required permits and inspections. As the property owner, you are responsible for meeting all regulations (building, fire, health etc.) Don't rely on your contractor to know what needs to be done.
- ❑ Look online for information on residential building at [www.portcoquitlam.ca/bizhub](http://www.portcoquitlam.ca/bizhub).

For related information, see the Dealing with Your Insurance Company handout at [www.portcoquitlam.ca/ep](http://www.portcoquitlam.ca/ep) > Personal Preparedness.

## RESOURCES FOR FINDING CONTRACTORS

- ❑ BC Safety Authority: Find a Contractor link at [www.safetyauthority.ca](http://www.safetyauthority.ca)
- ❑ Greater Vancouver Home Builders' Association: Consumer and Membership sections at [www.gvhba.org](http://www.gvhba.org)
- ❑ Better Business Bureau: [www.bbb.org](http://www.bbb.org)
- ❑ Strata complexes: Ask strata company for recommended contractors
- ❑ Friends, family and acquaintances

## UTILITIES

Utilities are typically shut off or disconnected during fires or disasters.

- ❑ After an earthquake, if you smell natural gas (rotten egg odour), use a wrench and turn your gas off (1/4 turn to the left). Only Fortis Gas can turn it back on. Shut off water and power as well.
- ❑ If the heat will be off and you need to vacate your house during winter, call a plumber to drain the water system, and add RV-type antifreeze (non-toxic) in the toilet bowls, sinks and tubs to prevent freezing.
- ❑ Utility companies will not repair damage to house wiring, sewage pipes, or water and gas lines on the customer's side of the metre or service valve. Hire a professional contractor to make these repairs, which require permits and must adhere to current regulations.

## VEHICLE FIRES

If your vehicle is insured, contact your insurance agent. If your vehicle is damaged in a structure fire, contact both home and auto insurance agents.

If you are uninsured and the vehicle is beyond repair, it may have some value to a salvage yard.