

# Replacing What's Lost

If you are insured, your policy will provide some assistance in helping you to replace lost items. Consult your policy and contact your broker.

## PROVINCIAL DISASTER ASSISTANCE

When a disaster has a significant impact on a community, the province may declare it eligible for Disaster Financial Assistance (DFA). Those impacted by such a disaster may apply for DFA for losses that could not be insured or where other programs are not available. DFA helps to replace or restore essential items and property that have been destroyed or damaged to pre-disaster condition.

Assistance is available to qualifying home owners, residential tenants, small business owners, farm owners, and charitable organizations. Applicants should be aware of the following:

- Financial assistance is provided for each accepted claim at 80% of the amount of total eligible damage that exceeds \$1,000, to a maximum claim of \$300,000.
- Claims may be made in more than one category (e.g., home owner and farm owner).
- A homeowner or residential tenant must show that the home is their principal residence. Seasonal or recreational properties, hot tubs, patios, pools, garden tools, landscaping, luxury items (like jewelry, fur coats and collectibles), and recreational items (like bicycles) are not eligible for assistance.
- Small business owners and farm owners must demonstrate it is their primary source of income. Owners of damaged rental property must apply and qualify as a small business.
- Charitable organizations must provide a benefit of service to the community at large.
- Applications for DFA must be submitted to Emergency Management BC (EMBC) within 90 days of the date that DFA was authorized.

For more information, contact Emergency Management BC: (toll-free) 1-888-257-4777 or [dfa@gov.bc.ca](mailto:dfa@gov.bc.ca), or visit the website [www.gov.bc.ca/disasterfinancialassistance](http://www.gov.bc.ca/disasterfinancialassistance).

## MONEY REPLACEMENT

- Bonds: If Canada Savings Bonds or any other government bonds have been mutilated or destroyed, contact the organization in writing and include: name(s) and address(es) on the bond, approximate date purchased, denominations and approximate number of each.
- Bills or coins: Take what is left of them (including ashes) to any chartered bank or to the Bank of Canada. Be prepared to supply information about the circumstances of the loss.

## IMPORTANT DOCUMENTS

Start replacing lost documents immediately. Below is a checklist of some of the documents you may need to replace, and who to contact.

As a precaution, it is wise to keep copies of all important documents in two secure locations, such as a safe deposit box, fireproof safe or watertight bags in the freezer. You can also exchange documents with others you trust, or upload to a secure location on the internet (e.g. secure cloud storage).

- Driver's licence: Motor vehicle branch
- Bank books: Bank branch as soon as possible
- Insurance policies: Insurance company / broker
- Military discharge papers: Local Veteran's Administration
- Passport: Passport office
- Birth, death, marriage certificates: Provincial government
- Divorce papers: Supreme court where decree filed
- Care card: Medical Health Services
- Credit card: Issuing companies as soon as possible
- Stocks and bonds: Issuing companies or broker
- Wills: Your lawyer or notary
- Income tax records: Revenue Canada