

Memo

To: Homeowners/Tenants
From: Department of Municipal Affairs & Environment – Emergency Services
Re: Newfoundland and Labrador Disaster Financial Assistance Program

The Department of Municipal Affairs & Environment – Emergency Services is responsible for administering the Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP). This program mirrors the Government of Canada's Disaster Financial Assistance Arrangements (DFAA) Program.

The enclosed package includes:

1. General Rules for Homeowners/Tenants
2. Claimant Application
3. Confirmation of Insurance Form
4. Claims Process Client Survey
5. Information on Government's use of Direct Deposit
6. Frequently Asked Questions and Answers

Please complete the enclosed claims package and submit it to: Department of Municipal Affairs & Environment - Emergency Services, *45 Major's Path, 2nd Floor, P.O. Box 8700, St. John's, NL A1B 4J6*. The deadline date for submission of applications is three (3) months from the date of the recent adverse event. **Please check with Emergency Services to ensure your application was received as late application cannot be accepted.**

This program is not an insurance program and will not cover all damages that would normally be covered under an insurance policy. The NL-DFAP provides financial assistance to restore/repair property to pre-disaster condition and replace essential items.

Once Emergency Services has received your application, you will be contacted by this office or an insurance adjuster will be assigned to your claim. The adjuster will contact you to arrange a visit to your property to assess the damage.

You must include with your claim application any pictures of the initial damage as well as an explanation of the repairs completed. All invoices and verification of payment must be submitted with your application. **Applicants must not dispose damaged items until they have been assessed by the adjuster. They can be removed from the property and placed outside; please take photos of the items before you remove them from the damaged property.**

If you require further information, please contact 709-729-3703 or 1-888-395-5611.

Crystal Kent
DFAA Manager

(Rev. 01/2020)

General Rules for Homeowner/Tenant Claims

The NL-DFAP is based on the Government of Canada's DFAA Program.

The program is not an insurance program and only allows for compensation for repairs and/or items that are deemed essential. Compensation will not normally be paid on items that are insurable.

As applications are NL-DFAP staff, they will be reviewed and assigned to Insurance Adjusters contracted by Emergency Services who will contact the claimant to make arrangements to visit their homes.

The adjuster will complete their assessment of the damage and provide a written report to NL-DFAP staff with their recommendations.

The level of compensation received for damages will be based on the criteria established by both the federal and provincial programs.

Claimants must demonstrate that the damaged residence is their primary residence. A primary residence means that the claimant must live there for the majority of the year.

Claimants must be the **legal owner of the damaged property and must provide proper documentation to verify this.** This can be achieved by submitting documentation such as a property deed, mortgage document, municipal assessment, etc. Claimants must also provide a letter from the local government which will identify whether the damaged property is or is not located in an area which has been designated, recognized or zoned as a flood risk area.

In determining the value of structural damage, NL-DFAP staff will take into consideration the adjuster's reports, the contractor's estimate and any other information provided by the adjuster that is required to assess the value of the damaged property. If the situation warrants, and upon the request of the adjuster, outside consultants may be required to further assess damages. In some instances the assessed value (derived from municipal assessment rolls) may be applied.

To meet the NL-DFAP Guidelines the following criteria must be met:

- The damaged property must be the primary residence of the claimant(s) (homeowner or tenant).
- Proof of property ownership is required for a homeowner it is not required for a tenant.
- Structural damage will only be covered for owner occupied properties (primary residence). If the property is non-owner occupied, for example if you are renting the property, the tenants may claim for furniture, appliances, clothing, etc., if it is owned by the tenant. The property owner may proceed with a small business claim for structural damage, provided he/she qualifies under the Small Business guidelines.
- A tenant must provide a letter from the landlord stating that the tenant is the owner of the damaged furniture, appliances, etc., that is being claimed.

- If insurance is carried, the portion of the claim that is recoverable under the insurance policy will be deducted from final eligible amount.
- Motor vehicles and recreation vehicles are not covered.
- Non-essential items/property is not covered, for example summer cabins, trailers, non-essential roads and or private roads and bridges, landscaping, fences, recreation and pleasure items.
- Student books (being used in this current year or those used for a vocation/reference) are eligible; confirmation of enrolment in school or requirement of the books for employment purposes will have to be submitted.
- Prescription drugs are covered if they are not covered under insurance.
- Prescription glasses are covered if they are not covered under insurance.
- Minimum wage will be paid to the homeowners/tenants who undertake their own clean-up effort, subject to a maximum of \$500.00 and recommendation from the adjuster.
- No compensation will be paid for loss of employment income.
- Claimants should document all damage through photographs, home videos, etc. **Applicants must not dispose damaged items until they have been assessed by an Adjuster. They can be removed from the home and placed outside. Please take photos of the items before you remove them from your home.**
- If damaged items are repairable, compensation will be based on repair not replacement costs.

Compensation for damaged chattels (property other than land or building, for example, furniture/appliances) will be based on essential items only and there are maximum limits of compensation associated with these items. They include but are not limited to:

Large Appliances:	Washer, Dryer, Fridge, Stove, Freezer, Dishwasher (One (1) per household).
Living Room Items:	Sofa/Chairs/Chesterfield Set, Occasional Tables, Occasional Chairs, Television, Lamps, Draperies/Blinds.
Bedroom Items:	Box Spring & Mattress, Bedroom Sets, Dressers, Bedding.
Kitchen/Dining Rm:	Cookware, Dishes, Utensils, Dining/Kitchen Set, Small Appliances.
Business/Education:	Briefcase, Desk, CDs, Flash Drives, Cassettes/Videos, Books.
Personal Items:	Boots & Shoes, Clothing, Luggage.
Miscellaneous:	Portable Phone, Radio, Laundry Supplies, Humidifier, Dehumidifier, Vacuum, Snow blower, Rug Shampooer, Lawn mower, A Personal Home Computing Device.



Government of Newfoundland and Labrador
Department of Municipal Affairs & Environment
Fire, Emergency, and Corporate Services

Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP)
Homeowner/Tenant Application

Event Name: _____ Date of Event: _____

Name: _____

Mailing Address: _____ City/Town: _____

Postal Code: _____ E-mail Address: _____

Home Telephone #: _____ Work Telephone #: _____

Fax #: _____ Other Contact #: _____

Street address of damaged property: _____

Is the applicant out of the home due to the adverse event: Yes [] No []

If yes, what is the address of the temporary location: _____

Claimant MUST provide proof of property ownership. This can be achieved by submitting a copy of the property Deed, Mortgage document, property tax assessment, etc. Proof of property ownership is a requirement for all claims; failure to provide this information could result in your claim either being delayed or returned.

Please check one of the following:

- Permanent Residence - applicant is owner & resides at this residence
Permanent Residence - applicant is a tenant in the home
Secondary Residence (cabin/cottage) - Please note these types of properties are not eligible
Other (explain) _____

The information contained in this package is required solely to determine the eligibility of the claim and may be reviewed by NL-DFAP partners (i.e., adjusters, contractors, auditors and other agencies, etc.) for the purpose of assessing, verifying and processing your claim under the NL-DFAP. This collection is authorized under Section 61(c) of the Access to Information and Protection of Privacy Act (ATIPPA). Any questions or comments may be directed to the number indicated below.

Please sign and date below to allow for same

Claimant Signature Claimant Signature

Date Date

Applications must be forwarded to:

P.O. Box 8700, 45 Major's Path, 2nd Floor, St. John's, NL A1B 4J6 Telephone (709) 729-3703 Fax (709) 729-3857

LIST OF DAMAGED ITEMS

(***Please enclose pictures of damaged items and list them in table below.)

Claimants Name: _____

Item #	Damaged Items
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	

Confirmation of Insurance Available Form – Homeowner/Tenant
(To be Completed by an Authorized Representative of your Insurance Company)

Claimant's Name: _____

Co-Claimant's Name: _____

Claimant's Mailing Address: _____

Address (where damage occurred): _____

Type of Policy Carried: Homeowner's Policy Tenant's Policy Business

Policy Number _____ Name of Insurer: _____

Policy Expiry Date: _____ Name of Brokerage (if applicable): _____

Name of Insurance Representative (if applicable): _____

With reference to the policy in force as of the recent adverse event, _____,
did the following coverage apply? Insert date of adverse event

1. Sewer backup coverage: Yes, coverage limit available \$ _____

Not purchased, maximum
available to be purchased \$ _____

Not available for purchase by claimant

2. Any form of overland water coverage: Yes, coverage limit available \$ _____

Not purchased, maximum
available to be purchased \$ _____

Not available for purchase by claimant

3. Coverage for food spoilage, Yes, coverage limit available \$ _____
freezer or refrigerator damage

Not purchased, maximum
available to be purchased \$ _____

Not available for purchase by claimant



4. If the answer is yes to any of the above questions, then it is MANDATORY that the loss be reported to the insurance company.

Has a claim been presented to the insurance company? [] Yes [] No

5. Was a claim paid? [] Yes [] No

If claim paid, how much was paid \$_____ Deductible Amount \$_____

Note: If you reported the damage to your insurance company or broker and were advised by the "assigned adjuster" that there was no coverage, please provide a copy of the denial letter issued by your insurance company. If you did not receive a denial letter, please use the comment section below to explain why the claim was denied.

6. Comments:

Multiple horizontal lines for providing comments.

Signature of Authorized Representative of Insurer _____ Date _____

Printed Agent's Name _____ Agent's Telephone Number _____

Provide a copy of your company's stamp here, if one is available.

Claimant's Signature _____ Date _____

Please submit form to the address below

**NEWFOUNDLAND AND LABRADOR DISASTER FINANCIAL ASSISTANCE
PROGRAM (NL-DFAP)**

CLAIMS PROCESS CLIENT SURVEY

PURPOSE

The Department of Municipal Affairs & Environment - Emergency Services is conducting a survey related to your experience with our NL-DFAP claims process. The information collected will be used to evaluate and seek your feedback on the quality of the claims process. Your feedback will better inform us and allow us to undertake any enhancements to our NL-DFAP claims process.

CONFIDENTIALITY

The survey will take less than 10 minutes to complete. Your answers will be kept strictly confidential as the information collected will be protected in accordance with the Access to Information and Protection of Privacy Act.

Your co-operation is important to ensure that the information collected is as accurate and as comprehensive as possible.

If you have any questions concerning privacy, confidentiality, the survey's purpose or its content, you may contact Emergency Services at 1-888-395-5611 or email at NL-DFAP@gov.nl.ca.

INSTRUCTIONS

- Do NOT write your name or any other personal identifying information on this questionnaire.
- Read each statement carefully before selecting a response.
- Please circle the number in the table to indicate your response.

RETURNING THE QUESTIONNAIRE

Please return the completed questionnaire to the address below after the final payment for the loss has been received.

The survey outcome plays an important role in ensuring the process is meeting the needs of our program applicants.

Your feedback is very important to us.

SECTION A – YOUR EXPERIENCE WITH THE CLAIMS PROCESS

Please indicate your level of agreement with each of the following statements related to your experience with the claims process, where 1 is strongly disagree and 4 is strongly agree. Circle the number in the table to indicate the desired response.

STATEMENT	LEVEL OF AGREEMENT				
	Strongly Disagree	Disagree	Agree	Strongly Agree	Don't Know
a) Applications to apply for the NL-DFAP were readily available to you.	1	2	3	4	5
b) The application was easy to complete	1	2	3	4	5
c) The application package was well organized and informative.	1	2	3	4	5
d) Application procedures were straight forward and easy to understand.	1	2	3	4	5
e) NL-DFAP Staff were knowledgeable about the program and the application process.	1	2	3	4	5
f) The wait period from when you submitted your application up until a representative from NL-DFAP visited your home was reasonable.	1	2	3	4	5
g) The wait period from when the assigned adjuster visited your home up until you received payout was reasonable.	1	2	3	4	5
h) The payout received from the NL-DFAP was reasonable.	1	2	3	4	5
i) Emergency Services provided prompt response to any inquiries you may have made regarding your application.	1	2	3	4	5
j) The option to choose a cash settlement was beneficial to you.	1	2	3	4	5
k) I was satisfied with the overall claims process experience.	1	2	3	4	5

SECTION B – RESPONDENT FEEDBACK

In the space provided, please record any comments you may have related to your experience with this program.

Thank you for completing the survey

Please remember that all information is kept strictly confidential



DEPARTMENT OF MUNICIPAL AFFAIRS AND ENVIRONMENT
EMERGENCY SERVICES

Provincial Government Increases Use of Direct Deposit for Payments

In an effort to process payments in a more cost-effective manner and to reduce the costs associated with cheque processing, the Provincial Government has increased its use of direct deposit and has phased out government-issued cheques. Direct deposit is the preferred payment method for all payments since December 31, 2016.

Direct deposit is a secure, reliable and cost-effective way to deliver payments, and governments, business and individuals are moving away from traditional forms of payment and instead using electronic payments.

To register for direct deposit as it relates to the Newfoundland and Labrador – Disaster Financial Assistance Program (NL-DFAP), please complete the information below and return it with your application.

Claimant Name: _____

Mailing Address: _____

Bank Institution Number: _____ Bank Transit Number: _____

Bank Account Number: _____

Please provide a copy of a void cheque or have your bank provide the required information

Privacy Notice: *This personal information is being collected for the purpose of facilitating payment of the NL-DFAP under the authority of Section 61(c) of the Access to Information and Protection of Privacy Act. If you have any questions relating to the collection of this personal information please contact the DFAA Manager at the contact number and address indicated below.*



Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP)

Frequently Asked Questions and Answers

What is the NL-DFAP?

The NL-DFAP is a basic financial assistance program intended to help individuals, small business owners (including farmers), not for profit organizations (including not for profit business cooperatives), and local governments meet the cost of disasters which exceed what they might reasonably be expected to bear on their own.

A disaster is defined as an abnormal event, such as a storm surge, flooding, landslide, hurricane or tropical storm that occurs in a defined geographical area and results in widespread damage that threatens the necessities of daily living and represents a burden to the affected communities and the province. It is not the result of negligence or deterioration of property and infrastructure.

The NL-DFAP must be read in combination with the federal government's Disaster Financial Assistance Arrangements (DFAA) Program which can be located at: [Public Safety Canada DFAA Guidelines](#) .

Who can apply?

Individual homeowners, tenants, small business owners, not for profit organizations, local governments and provincial government departments can apply. See program criteria/guidelines included in the application package for more information on eligibility requirements and documentation required.

What does the NL-DFAP cover?

The program only covers essentials. The program covers costs associated with re-instating the necessities of life, including help to repair and restore damaged homes and replacing essential items such as appliances, etc. The program helps re-establish or maintain the viability of small businesses and working farms and repair, rebuild and restore public works and essential community services.

What is not covered under the NL-DFAP?

As the program only covers essentials, the list of what is not covered can be extensive. The following list while not exhaustive provides some general direction on what is **not** covered:

- Damage/loss which was reasonably insurable;
- Non-primary residence, such as summer homes, cabins;
- Recreational equipment, such as campers, travel trailers, ATVs, etc.;
- Private roads unless they provide access to a primary residence;
- Damage to large business (gross annual revenue greater than \$2 Million);
- Costs that are covered in whole or in part by another government program (e.g. crop insurance);
- Damage to property/structures caused by recurrent erosion; and
- Loss of income.

What is an insurable peril/loss?

Insurable peril/loss is a loss for which an insurance policy can be purchased (for example, sewer back-up, wind damage, food loss due to power outage).

What is an uninsurable peril/loss?

Uninsurable peril/loss is a loss for which an insurance policy cannot be purchased.

How to apply?

Applications can be accessed and completed on line or made available at the local government office. Applications can also be obtained by contacting the Department of Municipal Affairs & Environment – Emergency Services (see below) and requesting an application to be mailed. It should be noted that applications are only available when Emergency Services has advised that an adverse event has been approved for consideration under the NL-DFAP.

How long does it take to get assistance?

Once an application is received at Emergency Services, it is assessed for eligibility under the NL-DFAP. Eligible private sector applications are then forwarded to the adjusting company that will be responsible for the administration of the claims and are assigned to an insurance adjuster. Local government applications are forwarded to the Department of Municipal Affairs & Environment (MAE). There are several factors which impact the length of time it takes to process and close a claim. These include but are not limited to:

- severity of the adverse event;
- the number of applications received;
- the availability of the applicant once contacted by the insurance adjuster/MAE; and
- the choice made by the private sector applicant as to whether to take a cash settlement or have repairs completed by a contractor; and
- factors such as the type of repair required, time of year, availability of contractors, etc., may affect all eligible claims.

Emergency Services makes best efforts to process claims in a timely manner.

Who may I contact if I have other questions?

Please contact Emergency Services at 1-888-395-5611 or e-mail at: NL-DFAP@gov.nl.ca