

Memo

To: Not-for-Profits
From: Department of Municipal Affairs & Environment – Fire & Emergency Services
Re: Newfoundland and Labrador Disaster Financial Assistance Program

The Department of Municipal Affairs & Environment – Fire & Emergency Services (FES) 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 Not-for-Profit Claims
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 – Fire & Emergency Services (FES), 25 Hallett Crescent, 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. **Late applications 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 FES 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 FES at 709-729-3703 or 1-888-395-5611.

David McCormack
Director of Emergency Services
Fire and Emergency Services

(Rev. 05/2017)

General Rules for Not-for-Profit 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 received at FES, they will be reviewed and assigned to Insurance Adjusters contracted by FES who will contact the claimant to make arrangements to visit the damaged property/location.

The adjuster will complete their assessment of the damage and provide a written report to FES with their recommendations.

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

In determining the value of the loss, FES 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 (building, equipment, land, inventory, etc.). 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 property value (derived from municipal assessment rolls) may be applied.

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

1. Governing documentation such as Articles of Incorporation must be included;
2. Information must be obtained that will show that the organization contributes significantly to the fabric and sustainability of the community, and a basic essential service in the interest of the community as a whole is provided;
3. The organization operates a facility to which there is unrestricted public access for all members of the community;
4. The damage suffered must not have been reasonably insurable;
5. 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.;
6. A letter from the local government identifying whether the damaged property is or is not located in an area which has been designated, recognized or zoned as a flood risk area;

7. If other sources of funding are available through fundraising events, insurance, other federal or provincial programs, etc., the loss will not be eligible under the NL-DFAP;
8. If applying for lost or damaged inventory or stock, etc., the organization must provide proof of original purchase of same. These receipts will be required in order to process the claim. If the documentation is not available, the items cannot be claimed;
9. Claimants should document all damage through photographs, videos, etc. Damaged items must not be disposed of 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; and
10. For not-for-profit business cooperatives, #1 through #9 are required; it must also be established that the organization is a not-for-profit organization and meets the definition of a cooperative in accordance with the Cooperative Credit Associations Act, as outlined in the DFAA guidelines, Section 5.6.1 (3). Audited financial statements, annual reports, and prepared rationale for the organization are also required for three (3) years prior to the event.



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

Not-for-Profit Application

Event Name: _____ Date of Event: _____

Organization Name: _____

Mailing Address: _____ City/Town: _____

Postal Code: _____ E-mail Address: _____

Location of damaged property: _____

Contact Name: _____

Contact Telephone #: _____ Fax #: _____ Cell #: _____

Explain how the organization contributed to the fabric and sustainability of the community? _____

Describe how the service that the organization provides is essential to the community as a whole and to the surrounding area:

Does the organization provide unrestricted public access to all members of the community? Yes No

If no, please explain: _____

Is insurance carried to cover damages caused by the adverse event: Yes No

If yes, please have the enclosed Confirmation of Insurance Form completed by your insurance company.

If no, please provide an explanation as to why insurance is not carried:

Did you receive funding or are you eligible to receive funding for this loss from another source such as insurance, fundraising events, or other federal or provincial funding programs:

Yes No

If yes, please provide the source(s) of funding and the amount received:

Source: _____ Amount: _____

The following documentation is required for a Not-for-Profit claim and must be included with your application. Failure to provide same could result in the denial of your claim: A Not-for-Profit Business Cooperative must provide the documents below plus the audited financial statements, annual reports and prepared rationale for 3 years prior to the adverse event.

- Proof of Property Ownership
- Confirmation of Insurance Form

Please describe how the damage occurred, the extent of the damage and list all damaged items and/or loss of inventory or equipment on the sheets provided. Please note that verification of the original purchase is required.

“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 (ATIPP). 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 the address below:

Please identify the damaged items including loss of inventory or equipment and the original cost. Verification of the original purchase will be required. Please enclose pictures of damaged items.

1. _____ Original Cost: _____
2. _____ Original Cost: _____
3. _____ Original Cost: _____
4. _____ Original Cost: _____
5. _____ Original Cost: _____
6. _____ Original Cost: _____
7. _____ Original Cost: _____
8. _____ Original Cost: _____
9. _____ Original Cost: _____
10. _____ Original Cost: _____
11. _____ Original Cost: _____
12. _____ Original Cost: _____
13. _____ Original Cost: _____
14. _____ Original Cost: _____
15. _____ Original Cost: _____
16. _____ Original Cost: _____
17. _____ Original Cost: _____
18. _____ Original Cost: _____
19. _____ Original Cost: _____
20. _____ Original Cost: _____
21. _____ Original Cost: _____
22. _____ Original Cost: _____
23. _____ Original Cost: _____



Confirmation of Insurance Form for Not-for-Profit Group
(To be completed by the Applicant's Insurance Company)

Organization Name: _____

Contact Person: _____

Mailing Address: _____

Address of insured property: _____

Type of Policy Carried: _____ Policy Number: _____

Name of Insurer: _____

As of the recent adverse event, _____, did the following apply to the insured?
Insert date of adverse event

1. Sewer Backup Endorsement: Yes No

2. Water Extension Endorsement: Yes No

3. Any form of Flood Coverage: Yes No

4. If yes answered to question 1, 2 or 3 above, a claim must be presented under the policy. Has a claim presented? Yes No

5. If yes, was the claim denied? Yes No

Why was the claim denied? _____

6. Do you offer a policy to cover flood damage for not-for-profit groups? Yes No

7. If yes, was this policy available to the not-for-profit group listed above? Yes No

8. Did the not-for-profit group avail of the policy: Yes No

9. If no, please explain why the policy was not purchased: _____

10. Was the policy holder paid a settlement for the damages caused by the recent adverse event? Yes No

11. If yes, what was the amount of the payout: \$ _____

12. How much is the deductible: \$ _____

13. Please provide any other details related to the applicant's insurance policy that may assist FES in processing your client's claim:

Signature of Agent

Date

Please print Agent's Name

Agent's Phone Number

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

Thank you for completing the form. Please submit it directly to the address below:

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

CLAIMS PROCESS CLIENT SURVEY

PURPOSE

Department of Municipal Affairs & Environment – Fire & Emergency Services (FES) 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 FES 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) FES 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 FES 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) FES 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



FIRE AND 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 FES (see below) and requesting an application to be mailed. It should be noted that applications are only available when FES 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 FES, 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 and 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;
- 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.

FES makes best efforts to process claims in a timely manner.

Who may I contact if I have other questions?

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