

Memo

To: Not-for-Profits
From: Department of Justice and Public Safety
Emergency Services Division
Re: Newfoundland and Labrador Disaster Financial Assistance Program
Hurricane Fiona Event 2022
Date occurred: September 23 – September 24, 2022

The Department of Justice and Public Safety, Emergency Services Division, 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. Information on the Government's use of Direct Deposit
5. Frequently Asked Questions and Answers

Please complete the enclosed claims package and submit it to the Department of Justice and Public Safety, Emergency Services Division, 45 Major's Path, 2nd Floor, P.O. Box 8700, St. John's, NL A1B 4J6. **The deadline date for submission of applications is January 31, 2023. Late applications cannot be accepted.**

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

Once the Emergency Services Division has received your application, this office will contact you, 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 of damaged items until the adjuster has assessed them. They can be removed from the property and placed outside; please take photos of the items before you place them outside.**

If you require further information, please contact our NL-DFAP line at 1-888-395-5611.

Jamie Kennedy
Director of Emergency Services

(Rev. 09/2022)

P.O. Box 8700, 45 Major's Path, 2nd Floor, St. John's, NL A1B 4J6

Telephone 1-888-395-5611 Fax (709) 729-2524

Email NL-DFAP@gov.nl.ca

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 usually be paid on insurable items.

As applications are received by NL-DFAP staff, they will be reviewed and assigned to Insurance Adjusters contracted by the Emergency Services Division, 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 the Emergency Services Division 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, 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 (building, equipment, land, inventory, etc.). If the situation warrants, and upon the request of the adjuster, outside consultants may be required to assess damages further. 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. The information must be obtained that will show that the organization contributes significantly to the fabric and sustainability of the community, and necessary 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.** Property ownership 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 the original purchase of the same. These receipts will be required 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 the adjuster has assessed them. 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 per 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 before the event.



Newfoundland and Labrador Disaster Financial Assistance Program (NL-DFAP)
Not-for-Profit Application
Hurricane Fiona Event 2022
Date occurred: September 23 – September 24, 2022

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 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 explain 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 the 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 before 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.) to assess, verify and to process 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 the same

Claimant Signature

Claimant Signature

Date

Date

Applications must be submitted by January 31, 2023 to the following:

P.O. Box 8700, 45 Major's Path, 2nd Floor, St. John's, NL A1B 4J6

Telephone 1-888-395-5611 Fax (709) 729-2524

Email NL-DFAP@gov.nl.ca

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: _____

Please describe how the damage occurred, the extent of the damages and measures taken to remove damaged items, repair damages and/or clean up:

Signature of Claimant

Signature of Claimant

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,
freezer or refrigerator damage Yes, coverage limit available \$ _____
 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 entering 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 the form to the address below

Provincial Government Increases Use of Direct Deposit for Payments

To process payments more cost-effectively 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, businesses, and individuals are moving away from traditional forms of payment by 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](https://www.publicsafety.gc.ca/cnt/mrgnc-mngmnt/rcvr-dsstrs/gdlns-dsstr-ssstnc/index-en.aspx) or <https://www.publicsafety.gc.ca/cnt/mrgnc-mngmnt/rcvr-dsstrs/gdlns-dsstr-ssstnc/index-en.aspx>.

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 reestablish 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 online or made available at the local government office. Applications can also be obtained by contacting the Emergency Services Division (see below) and requesting an application to be mailed. It should be noted that applications are only available when the Emergency Services Division 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 Division, 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 Justice and Public Safety (JPS). Several factors impact the length of time it takes to process and close a claim. These include but are not limited to:

- the severity of the adverse event;
- the number of applications received;
- the availability of the applicant once contacted by the insurance adjuster/JPS;
- 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.

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

Who may I contact if I have other questions?

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

Claim Submission Checklist

- Signed Application Form**
- Completed Confirmation of Insurance Form**
- Proof of Property Ownership** (Deed including Schedules A & B, Mortgage Document, Property Tax Assessment, etc.)
- Articles of Incorporation**
- Letter explaining how the Not For Profit contributes to the fabric and sustainability of the community.**
- Proof of unrestricted public access**
- Banking Information** (void cheque or direct deposit information stamped by your banking institution)
- List of damaged items.**
- Photos of damaged items, if possible.**
- Written statement describing what happened**

Applications must be submitted by January 31, 2023 to the following:

P.O. Box 8700, 45 Major's Path, 2nd Floor, St. John's, NL A1B 4J6
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