
Disaster Financial Assistance (DFA) and EARTHQUAKE INSURANCE

Earthquake damage is insurable and therefore not eligible for DFA. Home and business owners should check with their insurance agent to make sure they have appropriate earthquake coverage.

The purpose of DFA is to help individuals and small business owners recover from uninsurable disasters. The DFA program operates under the *Emergency Program Act* and the ensuing Compensation and Disaster Financial Assistance Regulation and is required to provide compensation in compliance with this legislation. DFA eligibility criteria, as defined in the Act and the Regulation, have been applied consistently and fairly throughout the province since 1995.

Section 8 of the Regulation states that “*eligible costs does not include costs or expenses ... for which insurance was reasonably and readily available*”. Earthquake insurance is reasonably and readily available for single family residential homes across all of BC. The phrase ‘readily available’ means that a person could obtain this insurance from a local agent or broker. ‘Reasonably available’ should not be confused with affordable. What a person can afford is subjective and specific to that person. What is important is that the price of the insurance was reasonable considering the risk.

Insurance deductibles are also not eligible for DFA. The deductible portion of an insurance claim is an amount that a policyholder agrees to pay, per claim, toward the total amount of an insured loss. The damage associated with the deductible is still considered insurable damage and therefore not eligible for DFA.

Further information regarding DFA may be obtained from:

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