



To be completed on Insurance Company letterhead, signed by authorized insurance agent or broker and returned to:

Emergency Management BC
Disaster Financial Assistance Program
PO Box 9201 Stn Prov Govt
Victoria BC V8W 9J1
Fax: 250-952-5542 or
Email: DFA@gov.bc.ca

Re: Disaster Financial Assistant Applicant [Applicant name(s)]

Overland Flood Insurance for [Homeowner or tenant]

Which Insurance Company is providing coverage for the Homeowner's or Tenant's policy?

[enter full name of Insurance Company noted on the policy, including policy number and \*\*expiry date]
\*\* need date to verify if it was available on renewal

Was overland flood insurance available to the applicant when he/she/they purchased or renewed their homeowner/tenant insurance with the Insurance Company noted above?

[Yes or No]

If the Overland Coverage was available, did the applicant purchase the coverage?

[Yes or No]

[additional comments]

The Disaster Financial Assistance (DFA) Program operates under provincial legislation: Emergency Program Act and the Compensation and Disaster Financial Assistance Regulation. Emergency Management BC is obliged to provide DFA in accordance with this legislation. Section 8(1) of the Regulation states: "eligible costs" does not include costs or expenses (a) recoverable at law or for which insurance was reasonably and readily available".

Readily available means that a person could obtain this insurance from a local agent or broker. We should not confuse reasonably available 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.

A DFA applicant who could reasonably and readily have purchased overland flood insurance is NOT eligible to receive DFA. Over the next several years as this additional insurance option rolls out across the province, EMBC will be applying some discretion in how we determine eligibility. For example, EMBC would not expect a homeowner or tenant to amend their existing policy as soon as overland flood insurance becomes available. But, EMBC will deny DFA if overland flood insurance was available to them on renewal and they chose not to purchase it.

Regards,

Recovery Officer