Emergency ManagementBC

**TOP TO BE COMPLETED AND 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 Assistance**

Applicant(s) name(s): _____

Property Address: _____

_____

Which Insurance Company is providing coverage for the insurance policy? Please provide: *full name of Insurance Company noted on the policy including policy number and expiry date*

Policy Number: _____ Name of Insurer: _____

Policy Expiry Date: _____ Name of Brokerage: _____

Name of Insurance Representative or Company Stamp: _____

With reference to the policy in force during the time of the emergency event, check the box (☐) to which of the following coverage(s) apply:

1. Sewer back up coverage:
   - ☐ Yes, coverage limit available at time of purchase or policy renewal $_____
   - ☐ Not purchased. Maximum available to purchase $_____
   - ☐ Not available for purchase by applicant
2. Any form of overland water coverage:
   - ☐ Yes, coverage limit available at time of purchase or policy renewal $_____
   - ☐ Not purchased. Maximum available to purchase $_____
   - ☐ Not available for purchase by applicant
3. Ground water coverage:
   - ☐ Yes, coverage limit available at time of purchase or policy renewal $_____
   - ☐ Not purchased. Maximum available to purchase $_____
   - ☐ Not available for purchase by applicant

**TO BE COMPLETED BY APPLICANT IF YOU HAVE NO INSURANCE:**

**I/We declare that we carry no insurance (no fire, theft or liability) on the property listed on the Disaster Financial Assistance application and therefore have no insurance representative available to complete the above form.**

_____ _____
(Sign Name) (Sign Name)

_____ _____
(Print Name) (Print Name)

BRITISH COLUMBIA | Emergency ManagementBC

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 of expenses (a) recoverable at law of for which insurance was reasonably and readily available."*

**A DFA applicant who could reasonably and readily have purchased overland flood, water damage or water seepage insurance is NOT eligible to receive DFA**.

"Readily available" means that a person could obtain this insurance from a local agent or broker. Also, 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.

Over the next several years, as additional insurance options roll 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, water damage or water seepage insurance becomes available. But, EMBC will deny DFA if overland flood, water damage or water seepage insurance was available to them on renewal and they chose not to purchase it.

Thank you,

Emergency Management BC
Disaster Financial Assistance, Recovery and Funding Program