

# BELFOR (●)

PROPERTY RESTORATION



What To Expect, Through The Unexpected



## BELFOR COVERAGE MAP

NATIONWIDE COVERAGE



Suffering damage to your home or business can be stressful. The involvement of adjusters and contractors, along with the mess and remediation that comes with fixing the damage, can be disruptive.

BELFOR is here to get you back to your daily life as soon as possible.

Below are commonly asked questions which we hope will assist you in the insurance claim process.

For any questions that may arise please do not hesitate to contact BELFOR for assistance.

### What is the Estimator here to do?

When evaluating property damage, BELFOR Estimators will rely upon modern technology and professional visual observation. The Estimator will conduct a comprehensive assessment of your property, utilizing a 3-D virtual tour to capture digital imagery and produce a sketch of the affected areas. From their analysis, they will generate a Scope of Work that outlines the recommended mitigation activities step by step.

Please note that the Estimator will request a signed Work Authorization before initiating any work beyond the inspection. After collecting all pertinent data, the Estimator will forward it to the local BELFOR office and your insurance company, advancing the claim process to the following phase.

### Who fixes the cause of my loss?

Most insurance policies do **not** cover the actual cause of the event. This is typically referred to as **'the cause of loss'**.

In most instances, it is typically the responsibility of the insured party to bear the cost and obligation of repairing the cause of the loss. To prevent any potential additional damages, we strongly recommend that you actively pursue the repair work beforehand and pay for it.

Subsequently, you may seek the advice of your insurance adjuster to determine if your policy covers the cost of the repair or offers reimbursement for it.





## **I have a lot of insurance questions, who do I talk to?**

It is recommended that any questions surrounding insurance policies, coverage, deductibles and any other insurance-related matters be directed to your insurance company. BELFOR can not confirm or comment on coverage or policy-related questions.

For questions regarding BELFOR that are not addressed in this document, please consult with a BELFOR representative or visit [www.belfor.com](http://www.belfor.com)

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## **What happens after I call my insurance company?**

If you contacted your insurance company in advance of BELFOR's arrival, it is likely that your insurance company has assigned BELFOR to provide restoration services and is awaiting further information from the assigned Estimator. If BELFOR was called directly, via the 24-Hour Emergency Line, then it is recommended to contact your insurance company at your earliest convenience to discuss the claim process while mentioning you have engaged BELFOR directly to provide the required assistance.

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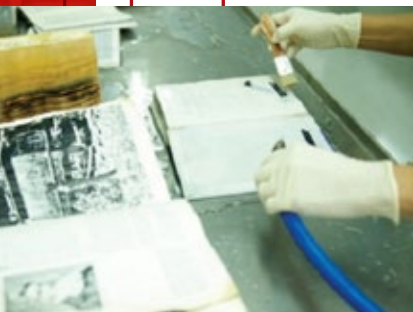
## **What is a Work Authorization form?**

After an initial inspection, and mitigation activities are recommended to commence, a BELFOR Estimator will ask you to sign a Work Authorization before the recommended work can commence. The provided signature authorizes us to begin mitigation work on the premises. Unfortunately, other forms of authorization such as verbal authorization are not enough to allow BELFOR to proceed. If there is not an authorized party available, unable or unwilling to sign, we will not be able to provide services until one can be signed.

A Work Authorization can be shared digitally in instances where the appropriate party is not physically present. For questions or concerns surrounding the Work Authorization, please consult with a BELFOR representative.



**24-Hour  
Emergency Hotline**  
**1.866.366.0493**



## What contract language is contained in the Work Authorization?

Site-specific information such as the property address, owner's written name and signature, as well as the itemized work to be performed. A BELFOR Estimator can assist in explaining all of the clauses presented in this document.

### A brief overview of the clauses:

**Clause 1:** If for any reason your insurance company refuses to pay for services delivered by BELFOR, you are agreeing to cover incurred costs directly. Concerns surrounding insurance coverage are to be discussed directly with your insurance adjuster.

**Clause 2:** If GST is applicable and you are registered with a GST #, you will pay that portion of the insurance claim. If you are not a registered business, this would not apply to you.

**Clause 3:** BELFOR may be directed by your insurance adjuster to collect the deductible portion of your claim, you are agreeing that you will pay BELFOR your applicable amount.

**Clause 4:** You are authorizing your Insurance Company to pay BELFOR as required.

**Clause 5:** You are acknowledging that all BELFOR invoices are due upon receipt and are subject to a late service fee.

**Clause 6:** You agree to maintain appropriate insurance coverage on all goods being stored at the property by BELFOR. You further agree to pay any storage fees incurred which may not be covered by your insurance policy. If storage fees are not covered, you will be informed pro-actively by BELFOR. Lastly, you agree to remove your content should BELFOR request you do so.

**Clause 7:** You agree to BELFOR obtaining site-specific information as required such as address, phone number, email address, etc. and to authorize disclosing such information to BELFOR sub-contractors as required so that they have appropriate contact information for their specific work activities. All information is protected by BELFOR's Privacy Policy.

## How long is this going to take?

Every project is different in terms of what is required to restore the structure to its original state. Timelines will vary depending on what has occurred, the timeliness of insurance approvals, and for physical mitigation or rebuild tasks to reach completion. Due to the various stakeholders involved in each project, restoration activities can take longer than expected when compared with brand-new construction.



## How is my deductible paid and who do I pay it to?

Most insurance policies contain a deductible clause. To discuss concerns with your deductible, please consult directly with your insurance adjuster. In some instances, your deductible may be owed and requested by the insurance company to be collected by BELFOR. The deductible amount is then applied and deducted from applicable invoices for work undertaken.

Please note, BELFOR invoices are due upon receipt and payments can be made in person, over the phone or by mail. BELFOR accepts cheques as well as Credit Card (Mastercard / Visa). Electronic payments such as E-Transfer are not accepted at this time. If BELFOR has been instructed by your insurer to collect the applicable deductible on the insurer's behalf, payment is payable prior to the commencement of any repair work authorized.

## Why do you need to test my structure?

Based upon provincial legislation requirements and safe work practices, BELFOR must follow testing prerequisites for potentially hazardous materials such as asbestos and lead.

If material test results confirm the presence of a hazardous material, trained professionals will engage in appropriate remediation measures to remove the material as soon as possible so further restoration work may take place.

## What if hazardous materials, such as asbestos or lead, are found?

After initial test results confirm the presence of a hazardous material, both you and the insurance company will be notified. Appropriately trained abatement professionals will be engaged to remediate the required areas as soon as possible.

## Can you explain the drying process?

During the drying process, affected areas will be introduced to energy, creating a warm and humid environment. Moisture is then removed through the dehumidification process and expelled from the structure.

With trained professionals, BELFOR will utilize industry-standard technologies to dry your structure and return it to pre-loss condition. The drying process may take upwards of 4-7 business days as equipment such as dehumidifiers and air movers draw moisture from the affected building materials. BELFOR technicians will monitor the drying process and complete in-depth documentation to chart the progress of the drying and share that information with all stakeholders.



## Can I turn off the drying equipment?

The longer the equipment is running, the sooner it will depart the premises. That said, if the equipment is causing you any challenges, please consult with a BELFOR representative on what measures can be taken to improve the situation.



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## **We've had a fire; everything is covered with smoke and water, now what?**

The first 24 to 48 hours after a fire is known as the "golden hours" of recovery. Providing an effective emergency response to quickly stabilize and ensure the recovery of as much property as possible is very important. We will quickly mobilize our team and begin to mitigate and neutralize all affected areas of your home or business.

Beyond visible structural damage, contents inside your home or business must be evaluated and inventoried for recovery consideration based upon several factors such as:

- Replacement Cost vs. Restoration Cost**
- The Impact of Smoke, Heat or Water**
- Loss of Use**
- Loss of Value**
- Decreased Life Expectancy**
- Sentimental Value**



### **Can you explain the content process?**

Often what is in your home or business can be as or more important than the building itself. For this very reason, BELFOR is an industry leader in content restoration.

Your insurance policy's coverage and your adjuster's direction will dictate the extent of your content handling and processing. Handling, packing, listing, cleaning and reporting with advanced technologies are the steps most commonly undertaken to ensure belongings are handled properly.

### **I have items that may not be suitable for saving, what happens next?**

During the evaluation and packing process items considered Non-Restorable, will be itemized with industry-leading software and the produced report will be provided to you as well as your insurance company.

## How am I reimbursed for Non-Restorable items?

BELFOR does not reimburse or establish the value of items deemed Non-Restorable. This determination is made by your insurance adjuster and company after they have been provided the necessary reporting. For questions or concerns surrounding your Non-Restorable content items, please consult with your insurance adjuster.

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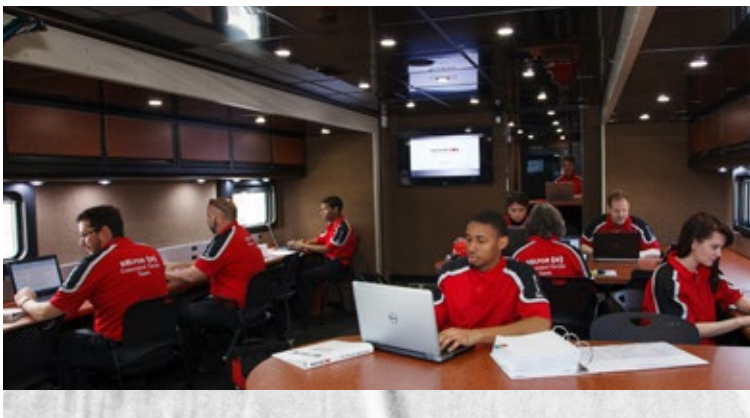
## How are Non-Restorable items disposed of?

Once the listing and reporting process is completed and reimbursements are determined, disposal activities will be arranged. To complete the disposal of Non-Restorable items, a sign-off must be completed by you (the insured) and the insurance adjuster. Once sign-off is received, BELFOR staff will remove the items from the premises and dispose or recycle of items as required.

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## Who do I communicate with when I have questions or concerns?

During the restoration process, please do not hesitate to reach out to your local BELFOR branch contact with any questions or concerns you may have. If you are experiencing a CAT (Catastrophic Weather) Event, an estimator in your local area can provide support during the initial inspection, but they may not be the best person to contact for inquiries or progress updates. It is worth confirming with your local BELFOR branch to identify the most appropriate person to contact for any questions or progress updates.





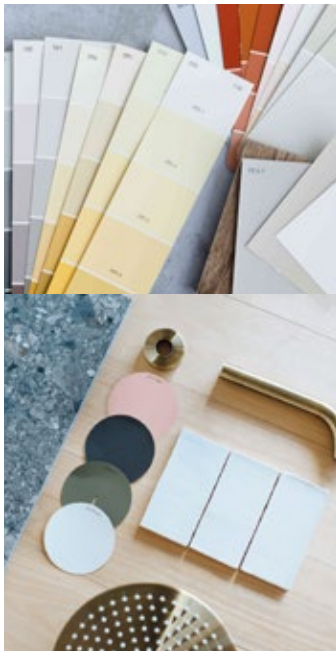
# THE REPAIR PROCESS

Insurance claims often consist of multiple stages, among which are the Emergency and Repair phases. The former encompasses a range of procedures necessary to restore a property to its original state. Once the property has undergone proper mitigation and the Emergency phase has passed, both you and your insurance provider must approve the claim before Repairs can begin.



## What if I want to do the repairs myself or have another contractor do them?

BELFOR is a full-service contractor who can provide you with warranty-approved repairs to your home or business. If you wish to do repair work yourself, please consult with your insurance adjuster to discuss your repair options and advise your BELFOR contact accordingly.



## Who chooses the materials, colours and products for the repairs?

When dealing with insurance policies, the typical coverage includes replacing damaged materials and products with those that are of similar like, kind and quality to what you had before. It is advisable to seek guidance from your insurance adjuster and review your policy beforehand, to identify any possible exceptions specific to your policy coverage. BELFOR will provide you with a comprehensive quotation and detailed scope of work, outlining the replacement products that conform to the required standards. Should you decide to upgrade any item, we advise that you consider this option carefully, as it may result in additional costs. Please note that any such costs would be borne by the customer and paid directly to BELFOR. Please consult with your BELFOR contact when discussing repairs and what products you wish to consider. It should be noted that any changes to the Scope of Work or selection of upgraded materials can result in repair completion delays.



## What is a "Trade Schedule"?

BELFOR endeavours to keep you apprised throughout the entire claim process. Upon commencing repairs, you shall be provided with a Trade Schedule that itemizes the sub-contractors and stipulated dates for particular repair undertakings. Should any questions or apprehensions arise regarding your Trade Schedule, kindly reach out to your local BELFOR office.



## **Who will clean up any mess caused by the equipment and workers?**

BELFOR expects a clean working environment at all times. We will provide site protection and deliver a clean each day and once repair activities are completed. If at any time you have concerns over the cleanliness of your project, please contact your local BELFOR office.

## **What can cause delays when completing repairs?**

Each claim is unique and can face delays for a range of reasons. We recommend discussing concerns with your project timeline with your local BELFOR office. Please consider delays can occur due to restricted access, delays in approvals from the insurance company, engineer or architectural reviews, Strata authorizations and involvement, tenant challenges, indecisions on replacement materials, product availability and manufacturing delays as well as scheduling conflicts such as vacations, holidays, or illness.

## **What is the purpose of the customer surveys?**

As part of our dedication to delivering exceptional service, you may receive various customer surveys during the claim process. This is a widely accepted practice within the industry that enables BELFOR to evaluate the quality of service we provide. Your feedback is encouraged, as it enables us to acknowledge and incentivize staff who deliver extraordinary customer service or implement improvement where appropriate.

## **What if there are deficiencies?**

Upon fulfillment of repairs, BELFOR will request you to sign a Completion Certificate. Signing the Completion Certificate serves as confirmation that repairs have been completed, allowing BELFOR to begin closing your file with your insurance company while at the same time, activating a 2-year warranty on all repair work complete. Failure to sign a Completion Certificate will render the 2-year warranty inactive.

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## **How does BELFOR get paid?**

Insurance providers typically issue payment directly to BELFOR on behalf of your policy. A signed Completion Certificate is required as proof to insurance companies that the contracted work has been completed in full prior to direct payment being released.

Some insurance providers may issue you a co-payable cheque, which will require your endorsement and delivery to BELFOR to complete the payment process. For more information on your policy and how payments are being handled, please consult with your insurance adjuster.

*You Can Count on Belfor!*

As the leader in disaster recovery solutions, we deal with complicated structures, finish details, and effective restoration techniques. We view each project independently, offering the highest quality and most comprehensive solutions to meet your specific needs.



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Visit us online to find your local Belfor Office  
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