



Insurance

Insurance is the first line of support in an emergency. Learn about what expenses may be covered by your insurance and how Emergency Support Services (ESS) may be able to help if you don't have insurance.

What is Emergency Support Services (ESS)?

Emergency Support Services (ESS) is a provincial program delivered by local governments and First Nations that provides short-term assistance to people who are forced to leave their homes due to emergencies. ESS is designed to help British Columbians and families meet their basic needs while evacuating from their home.

Do I qualify to receive ESS if I have homeowners' or renters' insurance?

ESS is for people who do not have other support like family, friends, or insurance. If you do have insurance, **you are expected to use insurance coverage first**. However, if your insurance is delayed or does not fully cover your needs, you may still receive limited ESS support.

Do I need to access ESS before I can use my insurance?

No. You should always contact your insurance company first. You should consider accessing ESS only if you don't have access to insurance or supportive family/friends.

Will accessing ESS affect my insurance claim?

No. Receiving emergency help from ESS will not impact your insurance claim or coverage.

What if I don't have a copy of my insurance policy during an evacuation?

Contact your insurance provider directly. Most insurers can look up your policy and email or mail you a copy.

What do I do if my insurance provider takes a long time to respond?

During large-scale emergencies, claims may take longer than usual. If your insurance is delayed and you need immediate help, talk to an ESS responder. You may be eligible to receive temporary ESS support while waiting.

Accessing your insurance

What documents do I need to file an insurance claim?

Most insurance companies will ask for your policy number, a description of the damage, photos (if possible), and all receipts for any emergency expenses you have paid for. It's helpful to keep a record of all communications with your insurer.

What expenses does home or tenant insurance usually cover?

Most standard home or renters' insurance will cover fire damage and temporary housing costs through Additional Living Expenses (ALE). This can include food, clothes, or a hotel stay if you can't stay at home due to damage or an evacuation order.

What are Additional Living Expenses (ALE)?

Additional living expenses help pay for the extra costs you face when you can't stay in your home due to an insured event (like fire or flooding). Additional living expenses can help you stay somewhere else, such as a hotel or rental, at a similar standard of living.

What triggers Additional Living Expenses (ALE) coverage?

Additional living expenses coverage usually starts on the date of mandatory evacuation order or when your home becomes unlivable due to damage. Additional living expenses will last for an amount of time listed in your insurance policy.

Preparing for the future



It's important to get insurance if you are able. A good time to get insurance is when you buy a home, rent a new place, or move into a new property.



Always make sure you're covered before an emergency happens. During major weather events or disasters, insurance companies may temporarily pause new policies in high-risk areas, so getting insurance early is recommended.



When preparing your grab-and-go bag, don't forget to include digital copies of your policy documents or account login details.