



HOUSE FIRE RECOVERY GUIDE

Tips and advice for
homeowners affected
by a house fire

Helping Canadians:



- ✓ **Recover** Financially
- ✓ **Resolve** Insurance Claims
- ✓ **Rebuild** Their Lives



“ *Virani Law represented me after a devastating fire. I couldn't be happier with the support I received. Fy and his staff have negotiated a far better settlement than I had hoped for. They helped us rebuild our lives.* ”

Shawn MacWilliams – Kelowna, BC

In This Guide



Understanding Your Policy

Contents (Personal Property)
Additional Living Expenses (Loss of Use)
Structure (Dwelling)



Checklists & Tips

After a Fire or Flood
Your Schedule of Loss



Questions



Notes



Glossary

Fy Virani of Virani Law



WE'VE BEEN THERE.

We created this guide after our family experienced a tragedy and we realized how helpful it would have been for us.

Filing an insurance claim after your home has been damaged can be incredibly difficult. This guide is designed to help you navigate the process so that you can get your life back to normal.

Our Story

Experiencing a tragedy inspired us to help.

In 2014, my family went through a tragic house fire in Guelph, Ontario. My uncle “Sammy” lost his life and four others were admitted to the hospital. Their home was destroyed. I spent the next year caring for my family and, as a lawyer, I was asked to manage the insurance process. I wanted to make sure my family received a fair settlement.

It was a complicated process. After negotiations, I helped my family obtain more than double the insurance company’s original offer. I realized then that many homeowners are not prepared with the information or expertise to make sure that the insurance company treats them fairly.

Virani Law opened after that experience. We strive to make home insurance claims easier. We remove the stress of a claim



while adding financial value for you and your family. Your adjuster is the insurance company’s expert. We act for the homeowner and use our legal expertise and experience to make sure you get a good settlement.

As a result of our services, families across Canada have received significantly more money to help them recover. The earlier a family

January 2014, Fy Virani's Family Home – Guelph, ON



The house fire took my uncle's life and left four family members in the hospital. My family's home was destroyed and we were left without the support we needed.

contacts us, the more impact we can have. We know that trusting someone with your home and the settlement of your most valued possessions is not easy, which is why we offer a free consultation. Our fees are flexible and your bill is based on the value we can add.

We are very sorry for your loss. We have been there, we understand what you are going through, and we can help you move forward.

Warmest Regards,
Fy Virani, J.D.

Understanding Your Policy

Most home insurance policies cover three major categories of costs: additional living expenses, personal content replacement, and physical structure (building) repairs.

Former Client, Atwal Family home after rebuild – Surrey, BC



Contents

Coverage under this section of your policy should help you cover some of the costs of replacing your damaged or destroyed contents. A schedule of loss (list of all the items in the home) will be created and you will negotiate the value and depreciation.

Advice: Do not let the insurer rush this process.

Furniture

Art

Clothing

Electronics

Jewelry

Other

Additional Living Expenses

Coverage under this section of your policy should help alleviate the financial stress of having to live outside your home during repairs. The policy should respond to new or increased costs, such as rent or increased utilities.

You will start incurring these increased costs immediately after the loss with hotels, emergency supplies, and even restaurants.

Advice: The most important thing you can do is keep track of your spending and make sure you save and organize your receipts.

Accommodations

Travel

Storage

Emergency Supplies

Food

Other

Understand the fine print: You need to familiarize yourself with the long-form policy to be able to effectively navigate the claim process and receive a fair settlement.



We lived it, we can help. Call us at **1 (519) 515-0010**

Structure

Coverage under this section of your policy should help cover the costs of repairing or rebuilding the physical structure of your home. The goal is to leave the home in the same position it was in prior to the loss, without having to make changes or cut corners.

Advice: Make sure an accurate scope of work is put together before agreeing to any repairs or a rebuild.

Home

Garage

Shed

After a Fire or Flood

Through personal and professional experience, we have put together this “To-Do List” to help you and your family navigate the complexities of the claims process. Knowing your rights and responsibilities is key.



To Do List:



File your claim in writing

Immediately contact your insurance company and inform them of your loss in writing.



Request your long-form policy

Ask your adjuster for a full copy of your insurance policy, including the declaration page.



Organize and take photos

Take photos if possible, and start creating a pre-loss photo library by searching any surviving albums, cloud-based photo storage, and social media.



Safeguard sentimental items

Do not remove items from your home unless they are very sentimental or could be damaged further. Document and photograph the item in place before removing it and inform your adjuster of what was removed and why.



Document everything

It is valuable to keep a detailed notebook for the claims process and to communicate with your insurer via email for your records.



Ask for a cash advance

The advance will be deducted from your final settlement amount.



Understand your policy

Familiarize yourself with your home insurance policy and budget for at least one year of displacement.



Track your expenses

Keep all of your receipts organized and ensure you are familiar with what expenses can and cannot be covered, and for how much.



I hired Virani Law after having problems with getting my mass evacuation coverage... Virani Law was able to get me and my son a settlement that was much more than the insurance company was originally offering.



Cindy Vanberg – Fort McMurray Wildfire Victim

Your Schedule of Loss

The schedule of loss (SOL) is a comprehensive list of items in your home that were damaged or destroyed. The way this list is created and presented is the most important factor to ensure a fair settlement.



Tips & Advice

1

Clarify your responsibilities

Ask your adjuster if they will be compiling a schedule of loss or if they require you to do it.

2

Use photos and documents

If you are compiling the schedule of loss look through your photos from the cloud or social media, and browse old bank statements to help you recall exactly what items were in each room.

3

Be strategic when creating a list

List items room-by-room; this will help you keep things straight. Visit department stores or use catalogues to see sample rooms and take note of small common items you might have forgotten.

4

Include as many details as you can

Provide as much detail as you can for each item, including the current price to buy it new, the brand, length of ownership, and the place of purchase.

5

Stay informed

Funds spent on restoration or cleaning of contents come from your pool of content coverage. It is important to make sure the insurer orders restoration work wisely, especially if your coverage is limited.

6

Share your SOL

Once the list is created and priced, share it with your insurer to get the ball rolling towards compensation. Make sure you let them know that the list is still provisional so that you can add to it later if you realize something is missing.

7

Continue adding to your SOL

Do not sign off on your schedule of loss until you are certain that you have included all of the lost items.

8

Negotiate the value of your loss

Engage in a negotiation with the insurer regarding your schedule of loss. Do not allow the insurer to devalue or over-depreciate items.

At Virani Law, we advise you and protect your interests so that you can maximize your settlement.



We lived it, we can help. Call us at **1 (519) 515-0010**

Questions

A comprehensive resource centre is available on our website to help you learn more about the insurance claims process. Explore our articles and FAQs.



Visit [ViraniLaw.ca](https://www.viranilaw.ca)

We are confident that the more you learn about the insurance claims process and your policy, the more likely you are to receive a fair settlement.

At www.viranilaw.ca, you can submit questions or book a free claim review and we'll get back to you right away, free of charge!



What are the most common insurance claim issues?

A wide variety of problems and concerns can arise throughout the claim process. In our experience, the most common issues include:



Disagreements on the extent of structural damage to your home



Delays due to poor communication from the adjuster or insurer



Disagreement regarding what constitutes a valid "additional living expense"



Devaluation or over-depreciation of "personal contents" which drastically reduces the value of the claim

Why should I contact Virani Law right away?

The adjuster is the insurance company's expert. They protect the interests of their employer. Who is your expert?

Having Virani Law explain your rights and interpret your policy can save you a tremendous amount of stress while ensuring your financial compensation is fair. Virani Law levels the playing field.

For a free review of your claim or any additional questions, call us at **1 (519) 515-0010**

How We Can Help

Going through a claim is difficult. We understand what you are going through because we have been there, and we can help you move forward.

Virani Law helps Canadians from coast-to-coast, providing the expertise and support you need while navigating the claims process. Helping you recover financially, resolve your insurance claim, and rebuild your life.

We take the weight off your shoulders by handling the details with your insurance company. Virani Law gets things moving when the insurance company is stalling and negotiates on your behalf to ensure you are getting what you deserve from your policy.



Contents

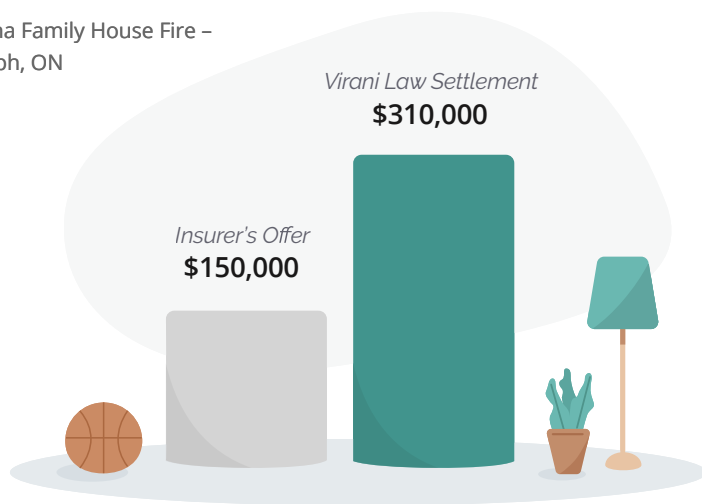
Damage to your home or business often results in the loss of cherished and valuable possessions, inventory, and equipment. Insurance Companies often undervalue and over depreciate these items, failing to consider their proper worth. We negotiate fair values for all of your lost items.



Additional Living Expenses

Being forced to live outside your home causes increased financial burdens. Many home and business owners do not know what to claim or what amount they are legally entitled to. We focus on managing these added expenses and eliminating financial stress early on in the process.

Alidina Family House Fire –
Guelph, ON



We have directly helped over 200 families across Canada to achieve a better settlement. This example shows an actual settlement of how we help families rebuild their lives.



Your Home or Structure

Disagreements may arise between your vision for the repair/rebuild of your home and the Insurance Company's plans. Bylaw or upgrade coverage is often very subjective and can leave the home owner confused. We represent your interests to achieve what you deserve from your policy.



Natural Disasters

Natural disasters cause tens or even hundreds of claims arising from a single incident, and this leads to overburdened Insurance Companies and adjusters. We navigate claims for homeowners to ensure that their claim is addressed and that no coverage is overlooked, overlapped, or waived amongst the crowd.

Important Terms

Key terms to know when working through an insurance claim.

Declaration Page:

The summary page of your insurance policy, which gives you a detailed overview of the specifics regarding the coverage of your home. The fine print will be found in the long-form policy.

Additional Living Expenses:

The new or increased costs of living incurred by you and your family while you are displaced from your home. These include but are not limited to rent, hotels, restaurant bills, etc.

Personal Contents:

The individual items in your home. This includes, but is not limited to, furniture, clothing, food, linens, etc.

Schedule of Loss:

A document with a list of personal contents that were damaged or destroyed due to your residential loss.

Replacement Cost:

The cost to replace personal content or construction materials by repurchasing them in today's market.

Actual Cash Value:

The value of personal content when depreciated so that age or wear-and-tear is accounted for. For example, if you owned a \$500 couch for three years it will be worn down by normal use and age, affecting its overall value. If that same couch is destroyed in a fire, the actual cash value would be depreciated to account for that wear.

Deductible:

A specified amount of money that you must pay before the insurance company will pay a claim.

Depreciation:

A reduction in the value of your personal contents with the passage of time, due to wear and tear.

Market Value:

The amount something can be sold for on the open market. For example, the market value of your home might be \$400,000 (accounting for the land, location, neighborhood, etc.). For insurance claim purposes, however, the important value is the cost to rebuild the home, not its value on the market.

Specified Peril:

These are causes of loss specifically accounted for in the language of the policy. For example, if you have multi-peril or “all perils” coverage, the policy will still list out “specified perils” that are covered to varying degrees, such as fire, sewer backup, windstorm, etc. The distinction between specified perils might mean that special limits or rules do or do not apply. For example, “special content limits” for jewelry might apply to a theft but not to a fire loss.

Upgrade Coverage:

Also known as ordinance or bylaw coverage. After a residential loss, certain rebuilding requirements may be needed due to changes in bylaws over time. For example, new sprinkler systems may need to be put in. Since your insurance is only required to rebuild your home, as it was, upgrade coverage helps ensure the property owner is “up to code” without being out of pocket.

Global Cash Settlement:

A settlement agreement between you and the insurance company, where you are not forced to repurchase items and submit receipts. You receive a lump-sum payment, typically for all your personal contents, and can proceed with the funds as you wish.



KNOWING WHO TO TRUST

It's important to understand that the adjuster is the Insurance Company's expert. They keep the Insurance Company's interests in the front of their mind to ensure they meet performance expectations.

Who is putting your interests first?

Virani Law provides the expertise and support you need to pursue a claim and focus on recovery. We manage the claim process and negotiate a fair settlement for you and your family. Our experience and knowledge ensure that your claim is resolved as quickly and smoothly as possible while protecting your rights.

Consultations are free and we're happy to discuss options available to you to ensure your claim is successful.

Contact us with questions or for a
FREE CLAIM REVIEW

1 (519) 515-0010 • viranilaw.ca