



# Insurance Information

## Making a Home Insurance Claim

### Step 1:

#### Document Everything

For example: Proof of purchase, receipts, reports, notes, photos and home inventory list.

### Step 2:

#### Contact your Insurance Representative

If you are unable to live in your home, ask your insurance company if you are eligible for Additional Living Expenses (ALE).

### Step 3:

#### File Proof of Loss, if Requested

Typically, a proof of loss must be completed and returned to your insurance company within 30 days.

Your insurance representative or claims adjuster can answer any specific questions you may have.

The Insurance Bureau of Canada also has a Consumer Information Centre if you have questions. **Call toll free 1.844.227.5422 or visit [www.ibc.ca](http://www.ibc.ca).**

## Issues, Complaints or Disputes with your Home Insurance Claim

### Step 1:

#### Contact your Insurance Company

If you have concerns about your claim or the process, please contact your insurance company. Ask to speak to the Supervisor of the Claims Department or the Complaints Division. If concerns remain, ask your insurance company for their customer ombudsperson's contact information.

### Step 2:

#### Contact the General Insurance Ombudservice

If you are still unsatisfied with the outcome of your claim or the process, contact the General Insurance Ombudservice.

The General Insurance Ombudservice provides a dispute resolution service that deals with consumer complaints relating to insurance matters.

**Call toll free 1.877.225.0446 or visit [www.giocanada.org](http://www.giocanada.org).**

### Step 3:

#### Contact the Province's Consumer and Financial Services Division

If you have exhausted all avenues, and you are still unsatisfied with the outcome of your claim or the process, file a complaint with the Office of the Superintendent of Insurance, Government Modernization and Service Delivery.

The Office is required to have written documentation of the complaint.

**Complaints can be emailed to [consumeraffairsaccount@gov.nl.ca](mailto:consumeraffairsaccount@gov.nl.ca) or faxed to 709.729.6998.**

**If you have questions, contact the Office at 709.729.0959 or 709.729.7667.**