

# HELPING YOU WHEN A NATURAL DISASTER HAPPENS

Experiencing a loss caused by floods, wildfires, or any other insured natural disaster event requires special claims handling. Whether you're affected by an evacuation order or have to leave your home or property to protect your safety, we're with you every step of the way.

## Mobile Response Team

In most natural disaster events, we deploy our claims team as close to the affected area as possible to be able to support you and assist with making a claim. During the deployment, our claim adjusters will be onsite to help guide you through this process.

## Additional Living Expenses

If you are under a mandatory evacuation order, we may advance emergency funds to help you set up temporary accommodations. Any funds issued in advance will be considered when settling your claim. If you need to leave your home because we have deemed it to be uninhabitable, you may be able to have some expenses reimbursed.

In both situations, make sure to keep all your receipts for items such as accommodation, food and transportation.

## Loss of Rental Income

If your claim includes a part of your home that you rent out, this coverage may be available to help pay for the rental income you are no longer able to collect.

## Gore Mutual Insurance Company

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[goremutual.ca](http://goremutual.ca)



## What happens next

### Inspecting the damage

Once we gain access, we will arrange to inspect your property to determine the extent of damages. When we receive the preliminary report of the inspection, your claim adjuster will contact you to discuss next steps.

### Choice of vendors

You always have the option to use your own vendors. You also have access to our trusted vendor network.

### Repairing and restoring your building

If you choose from our vendor network, they will work with you to inspect the damage to your property and prepare a repair estimate for restoring the building.

### Restoring or replacing your contents

If you choose from our vendor network, they will assist you with sorting your contents that can be cleaned and those that cannot. Items that cannot be cleaned will be inventoried and disposed. Those that need cleaning and restoration may be removed from the property and returned when the work is complete.

Check our social media platforms regularly to get updates on our Mobile Response Team's location. If you have any other questions, please contact your claim adjuster.

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