Helping you through a natural disaster

Experiencing a loss from a flood, wildfire, or other natural disaster is stressful. Whether you are under an evacuation order or must leave your property for safety, we are here to support you every step of the way.



Mobile Response Team

During a natural disaster, we send our claims team as close to the affected area as possible to help you file a claim. Our adjusters will be on-site to guide you through the process.

Additional living expenses

If you are under a mandatory evacuation order, we may advance emergency funds for temporary housing. We will factor these advance funds into your final claim settlement.

If you must leave your home because we determine it is unsafe to live in, we can also reimburse some of your expenses.

In both situations, please keep your receipts for accommodation, food, and transportation.

Loss of rental income

If your claim involves a part of your home you rent out, this coverage can help replace the rental income you are no longer able to collect.

What happens next

Inspecting the damage

Once we can safely access your property, we will inspect the damage. After we review the preliminary inspection report, your claim adjuster will contact you to discuss next steps.

Choice of vendors

You can always choose your own vendors, or use our trusted vendor network.

Repairing and restoring your building

If you choose a vendor from our network, they will work with you to inspect the damage and estimate the cost to restore your building.

Restoring or replacing your contents

If you choose a vendor from our network, they will help you sort your belongings into items they can clean and items they cannot. The vendor will catalogue and dispose of items they cannot clean. They may remove items needing restoration from the property and return them once the work is done.

Stay updated

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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