PERSONAL PROPERTY
INSURANCE

We're here to help with your personal property claim



beneva

People protecting people

Your claim is open: what happens next

We're here to support you throughout the claims process. Here's what you can expect next.

Your dedicated contact

Your Claims Adjuster will be your main point of contact. They'll guide you through the process and answer any questions you may have.

Keep their contact information handy so you can reach them when needed.

Reviewing your claim

We're reviewing your claim and evaluating the damage to your property to determine the cause of the loss.

Once we receive the initial inspection report, your Claims Adjuster will contact you to discuss the next steps.

Choosing a vendor

You can choose your own contractor or service provider, or take advantage of our trusted vendor network.

Repairing your property

If you choose a vendor from our network, they'll work with you to inspect the damage and prepare an estimate for the repairs needed to restore your property.

Restoring or replacing your belongings

If you choose a vendor from our network, they'll help determine which items can be cleaned and restored and which need to be replaced.

Items that can be restored may be removed from your home and returned once the work is complete. Items that can't be restored will be documented and disposed of.

Additional living expenses

If you're under a mandatory evacuation order, we may advance emergency funds to help cover the cost of temporary accommodations. Any funds issued in advance will be considered when settling your claim.

If your home is temporarily unfit to live in because of the damage, you may also be eligible for reimbursement of certain expenses.

In either situation, keep your receipts for expenses such as:

- Accommodation
- Meals
- Transportation

We'll need them when reviewing your claim.

Loss of rental income

If part of your home is rented out and can no longer be occupied because of the damage, this coverage helps pay for the rental income you've lost.

What you need to do

- Take reasonable steps to prevent further damage to your property.
- Take photos of the damage to your property and belongings.
- Keep all invoices and receipts for expenses related to your claim.
- Keep the contact information for any contractors, tradespeople or service providers you hire.



beneva

Property and casualty insurance are underwritten by Beneva General Insurance Inc.

© Beneva Inc. 2026
™ The Beneva name and logo are registered trademarks of Beneva Group Inc. used under licence.