



IBC
Insurance Bureau
of Canada

MEDIA RELEASE

WILDFIRES: LOSS PREVENTION TIPS FROM INSURANCE BUREAU OF CANADA

June 1, 2023 (MONTRÉAL) – With wildfire warnings in effect in certain parts of Quebec, Insurance Bureau of Canada (IBC) is urging the public to prepare for a potentially difficult summer.

“Wildfire season has begun in many parts of Canada, and Quebec is no exception. When the weather is hot and dry, wildfires can spread very quickly. When they do, residents of the affected areas, particularly in heavily wooded regions, have very little time to evacuate,” said Pierre Babinsky, IBC’s Director of Communications and Public Affairs. “This is why it’s important to take certain precautions to protect your family, home or business.”

IBC reminds policyholders that home insurance policies cover fire damage, whether the fire originates inside or outside the home. Should the authorities prohibit access to their home or issue an evacuation order, policyholders may be entitled to reimbursement of additional living expenses for a maximum period of 14 days. Furthermore, in the event of damage to the home, these additional living expenses, including relocation costs, are covered for the period of time required to repair the damage, depending on the amount of coverage provided for in the contract.

“It’s important to remain vigilant, follow recommendations and comply with the measures imposed by local authorities,” said Pierre Babinsky. “It’s also important to consider that when you need to evacuate, you may not be able to return to your home for an extended period of time.” During the recent wildfires in Western and Atlantic Canada, many individuals and families were unable to go home for several days.

As for fire damage to vehicles, auto insurance policies cover this, provided the optional coverage was purchased. Most auto insurance contracts include this protection.

IBC’s Insurance Information Centre is open Monday to Friday, from 8:30 a.m. to 4:30 p.m., to assist consumers. You may reach the Centre at 514-288-4321 (Montréal area) or 1-877-288-4321 (elsewhere in Quebec). You will also find relevant information on [infoassurance.ca](https://www.infoassurance.ca).



A few wildfire safety and prevention tips from IBC:

- 1. Keep an eye on weather conditions.** When hot, dry weather is forecast, keeping abreast of local and regional news about wildfire warnings and restrictions is crucial. For information on the current fire danger level, wildfire activity and restrictions across the province, visit the [Société de protection des forêts contre le feu \(SOPFEU\)](#) website.
- 2. Pay attention to fire danger indexes.** Take note of and comply with fire bans and restrictions. Visit your municipality's website for more information.
- 3. Install smoke detectors in your home and check them regularly.** Dust them, replace the batteries at daylight saving time in spring and fall, test them regularly and replace them at least every 10 years.
- 4. Store flammable materials properly.** Gasoline, solvents and other materials likely to catch on fire should be stored at least 10 metres away from the house.
- 5. Remove dry leaves and debris.** Clear leaves, other dry materials and potentially flammable waste away from the exterior walls of the house, especially if you have wood or vinyl siding.
- 6. Maintain the space around your house.** Do not leave combustible materials such as wood piles within 10 metres of your house. Shrubs and trees should also be planted at least 10 metres from the house.
- 7. Draw up an emergency plan and prepare a first aid kit for your family.** Draw up a fire evacuation plan, practise it and follow it in an emergency. Prepare a 72-hour [emergency kit](#) with food, water and other essentials.
- 8. Prepare and keep an up-to-date property inventory.** Make a list of your possessions, specifying the value of each one. Take photos or videos of the objects and update the list regularly.
- 9. Keep your insurance policy information and your insurer's contact details in an easily accessible location.** If your home is damaged or you are evacuated, you will be able to contact your insurer to start the claims process.



2022 was the third worst year on record in terms of insured losses resulting from extreme weather events in Canada. As a comparison, between 2001 and 2010, insurers across the country recorded an average of \$675 million a year in losses linked to extreme weather events.

Insured losses from extreme weather events in Canada regularly exceed \$2 billion a year.

IBC continues to work with the federal and provincial governments on ways to improve communities' climate resilience.

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About Insurance Bureau of Canada

Insurance Bureau of Canada (IBC) is the national industry association representing the majority of Canada's private home, auto and business insurers. The organization offers various services to consumers in order to inform and assist them when purchasing insurance or making a claim. For all other information, please visit our website: <https://bac-quebec.qc.ca/en/>

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