

This document is the essential information guide for flood victims seeking to understand what financial aid they can expect and how to get it.

Essentially the Quebec Minister of Public Security will compensate home owners primary dwelling if they have been refused coverage by their insurance provider. If you have a printed version of this document and would like access to the links, go to www.pogo.pro for access to electronic version.

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Required documents

To make a claim you must have the following:

1. Proof of residency – driver's license
2. Municipal property evaluation or lease
3. Proof of home insurance
4. Proof that your insurer has declined compensation
5. Photos or video of damages
6. Claim submission within 3 months of flood
7. Confirmation of receipt within 3 days following submission
8. Contact by minister of public security within 15 days following the flood
9. Eligibility for program confirmed within 90 days
10. Construction must be completed within 12 months

Note: Pogo.Pro can help you document your claim see Pogo.Pro flood recovery estimate builder by clicking here or call 514-694-0817

Some compensation examples

Quebec public security will cover damages to \$159K but you need to follow their guidelines carefully. The this guide details what you need to do. Also [click here for more specific details](#). Steps and procedures on dealing with insurance companies are defined in its own section and follows after immediate assistance.

Immediate assistance:

- Volunteers who helped victims protect their homes will be paid minimum wage (11.25\$/hr) for their work, up to \$3,000 per home.

- Cleanup costs are covered, minus a \$500 deductible.
- Replacement for furniture and many appliances is also covered.
- If you had to leave your home, the fund will compensate \$20 per person, per day, starting after four days of displacement until 100 days.
- Provincial officials provided guidelines explaining how to make a claim:
 - Contact your insurer
 - Inform your municipality
 - Obtain the claim form from your municipality, or Quebec's public security ministry via the [website](#) or by calling 1-888-643-2433
 - Complete the form and attach the required documents.

Return the form and documents to the following address:

Service de l'assistance financière
Direction de l'aide financière
Ministère de la Sécurité publique
115, Grande Allée Ouest, RC.100
Québec, Québec
G1S 4Z1

Procedure for dealing with insurance company

Contact your insurance agent, broker or insurance company as soon as you can to report how, when and where the damage occurred. Provide a general description of the damage.

- Prepare a list of damaged or lost items and provide receipts if possible.
- Consider photographing or videotaping the damage where it occurred for further documentation to support your claim.
- If possible, keep damaged items or portions of those items until the claims adjuster has visited your home. Do not throw away anything you plan to claim without discussing it with your adjuster first.
- Keep receipts for all additional expenses that you may incur such as lodging, repairs or other supplies.
- Make copies of all documents

Recovery

Pump water out slowly from areas of your home that are under ground, such as a basement. If you have several feet of water, do not pump all the water out at once. Pump about 1/3 of the water out every day to avoid possible pressure build-up from the outside walls. Removing the water too quickly may result in outside pressure being higher than the pressure on the inside walls, which can cause the walls and floors to crack and collapse.

Hose down the inside of the home to remove health hazards from flood water mud. Shovel out as much mud as possible. Quickly remove the water you use during this cleaning. • If the water didn't get behind the walls, you can reduce the chances of mold and mildew by wiping down all surfaces that had gotten wet with a solution of one cup of liquid household bleach to a gallon of water. Test painted, textured or wallpapered surfaces to ensure that the bleach solution will not discolor these surfaces. To conduct this test, wipe a small area of the surface with the bleach solution, and allow it to dry at least 24 hours. • Elevate or raise furniture on lower floors that are subject to flooding. Ask a professional to— • Check outlets before you use them.

- Relocate the fuse or circuit panel box above the level of anticipated flooding.
- Raise electrical outlets and switches, if located below the potential flood line.
- Elevate the washer, dryer, furnace and water heater above the level of anticipated flooding.
- Install a backflow valve in your sewer system to prevent backflows.
- If flooding happens often, determine if your home can be relocated to higher ground.

Prevent mold and mildew by ensuring your contractor installs waterproofing materials on exterior walls, and water-/mold-resistant products, such as green board drywall materials, if used in areas that have been flooded or may be damp or wet, such as basements and bathrooms. Consult with your building professional on additional products and applications available to help you reduce the growth of mold and mildew.

Replace drywall and insulation that has been soaked by flood waters. Water-damaged drywall and insulation must be replaced. It cannot be dried out and maintain structural integrity, or resistance to mold and mildew. For more specific advice and information on dealing with flood issues, see *Repairing Your Flooded Home (A4477)*, which is available from your local Red Cross chapter or by visiting

Document recovery

- Driver's License: <https://saag.gouv.qc.ca/>
- Medicare: [RAMQ](#)
- Passports State Department—[Government of Canada](#)
- Birth, death and Bureau of Records in the marriage certificates: [Quebec govt](#)
- Credit cards The issuing companies as soon as possible Mastercard, contact issuing financial institution VISA, contact issuing financial institution American Express
- Titles to deeds: [Quebec govt](#)
- Wills: Your attorney
- Mortgage papers: Lending institution