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General principles of the Program



- Last resort humanitarian assistance
 - Ensure people's safety and a return to normal life



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Who is the Program for?



- Individuals
 - Residential property owners
 - Tenants
- Businesses
- Municipalities
- Organizations that provided help and assistance



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Possible causes of damages



Causes of damages	Definition	
Sewer back-up	Water enters through sanitary facilities (shower, floor drain, wet wells).	
Water infiltration	The water enters through the openings, foundations or concrete floor.	
Flooding – Overflow of a body of water	The water reaches the insured premises and there is water infiltration or sewer backup.	



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Eligibility of damages (individuals only)

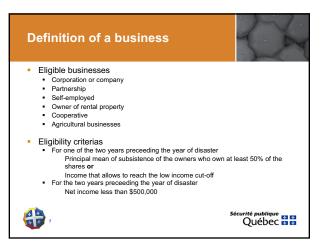


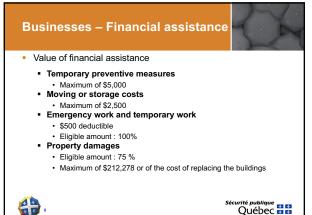
Causes of damages	Insurability	Eligibility of damages	
Sewer back-up	Insurable	Not eligible	
Water infiltration	Insurable	Not eligible	
Flooding – Overflow of a body of water	Uninsurable*	Eligible	

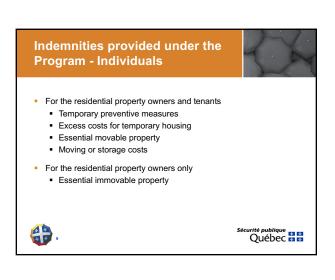
* Since the beginning of 2017, the « Flooding – Overflow of a body of water » endorsement is now available.

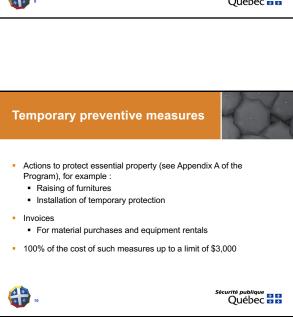


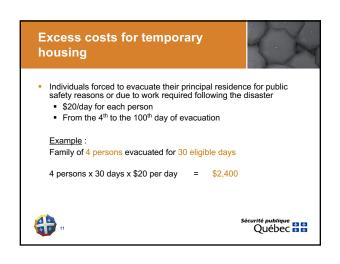
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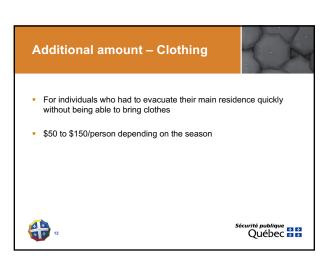


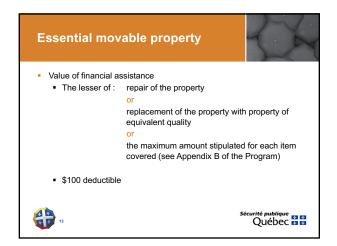


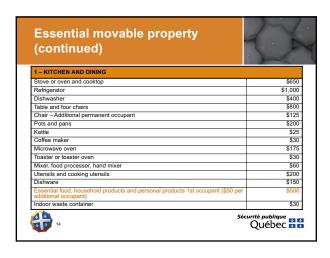


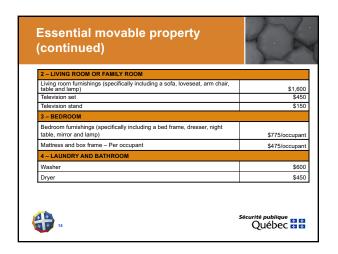


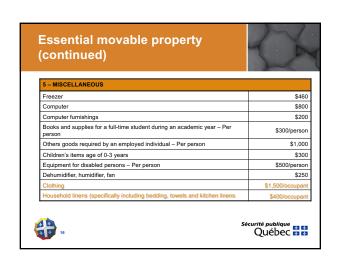


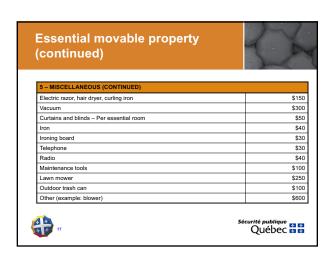


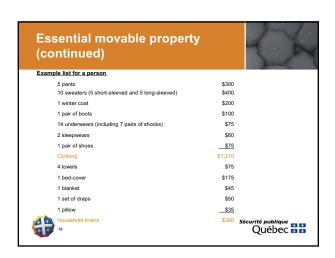


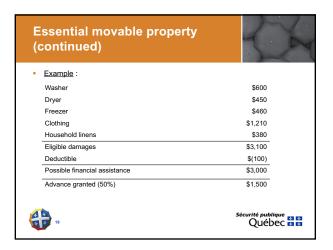


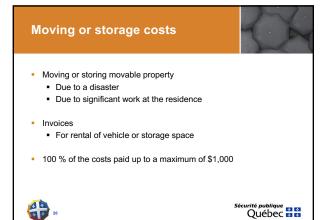


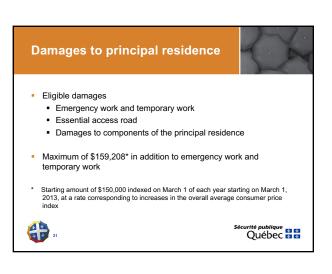


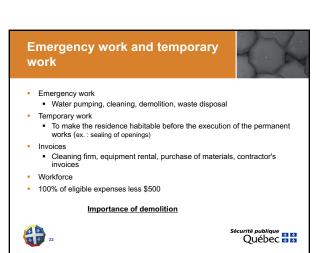


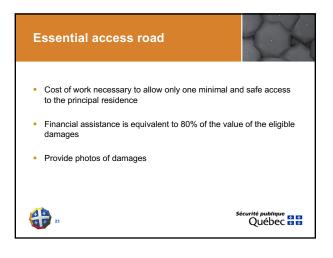


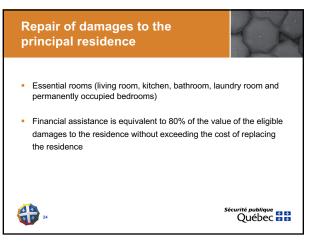












Repair of damages to the principal residence (continued)



- Eligible components
 - Foundations, supporting pillars, load-bearing walls, exterior cladding, framework, windows, indoor stairways, roofs
 - Floors
 - Insulation, electricity, plumbing
 - Drinking water supply system, pipes and hot water tank
 - Pumps, septic tanks and disposal fields
 - Main and auxiliary heating systems
 - Interior walls of the essential rooms, including plastering and painting
 - Cupboards





Assessment of damages



- Visite of the damages assessment expert
- Damages assessment report
- Claimant rate vs. contractor rate
- Valid license from the Régie du Bâtiment du Québec (RBQ) (document issued at the entrance)



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Financial assistance used to eliminate or reduce the risk of disaster



- Protection
- Movement of a principal residence
- Departure allowance
- Financial assistance is equivalent to 100% of the value of the eligible damages to the residence without exceeding the cost of replacing the residence
- Maximum of \$159,208





Protection of a principal residence



- Various measures to provide the protection required to avoid damages caused by flooding
- Additionnal financial assistance is available for professional services required to allow the owner to make a choice

	Situation 1	Situation 2
Eligible damages	\$25,000	\$10,000
Immunization cost	\$25,000	\$25,000
Amount payable by the owner	\$0	\$15,000



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Movement of a principal residence



- Move the residence onto the residual land
- Move the residence onto another site
- Additionnal financial assistance for demolition of the foundations and disposition of the rubble
 - Maximum of \$25,000



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Departure allowance



- The owner will hate to demolish the residence
- Additionnal financial assistance for demolition of the residence and disposition of the rubble
 - Maximum of \$25,000



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Individuals - Financial assistance (summary)



- Value of financial assistance
 - Temporary preventive measures
 Maximum of \$3,000
 - Excess costs for temporary housing
 - \$20/day by person from the 4th
 Essential movable property
 - - \$100 deductible
 - Eligible amount : 100%
 - Moving or storage costs
 Maximum of \$1,000

 - Emergency work and temporary work
 - \$500 deductible
 - Eligible amount : 100%
 Property damages
 - Eligible amount : 80%
 - Maximum of \$159,208\$ or the cost of replacing the residence.



Exclusions



- Damages to a secondary residence or a building used for recreational purposes (ex. : cottage)
- Damages caused to property by an insurable risk, to the extent that appropriate insurance is generally available
- Insurance deductible and the amount exceeding the limit of such
- Damages and recovery measures that qualifies for financial assistance under an existing program



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Exclusions (continued)



- Garage and other outbuildings that do not form part of the structure of the principal residence
- Fur coats, jewels, art work, decorations and antiques
- Sports and leisure equipment, toys
- Lost income
- Damages to land and site development and structures designed to permanently protect them
- Fences, pools, automobiles or recreational vehicules





General provisions



- Assistance obtained from another source
- Precarious financial position (provide tax return and notice of assessment)
- The claimant must provide all the documents required and allow access to the site to appraise the damage
- The repair or disposition of destroyed property must be done in accordance with the laws in force
- The right to financial assistance may not be assigned (non-transferable)
- The financial assistance cannot be seized



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General provisions (continued)



- The claimant must complete the work and make the repairs or replace the damaged property within 12 months following the receipt of written notice finding the damages eligible
- The claimant undertakes to use the financial assistance exclusively for the stipulated purposes
- Application for review
 - Within 2 months following notice of decision



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General provisions (continued)



 The claimant agrees that the Quebec's government is subrogated to all the rights and recourse against third parties liable for the damage or event covered by the program, up to and including the amounts paid of financial assistance.



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