

HAUSE Fire Insurance Claims Checklist

A printable policy-question record, inventory, receipt log and decision agenda

Edition: October 6, 2026. Keep this record with current written instructions and source links.

Your claim record

Use the actual policy and the insurer's verified contact information. This working checklist includes the full corrected insurance article later in the PDF. It is not a proof-of-loss form, policy interpretation, legal opinion or instruction to sign a release.

- ☐ Record the loss date, address, policy, claim reference and policyholder.
- ☐ Give the insurer accurate contact information and record when notice was made.
- ☐ Ask which forms, evidence and dates apply and request written confirmation.
- ☐ Separate each unknown or disputed point from facts you can support.

Policyholder / insured property

Policy number / insurer

Claim reference / date reported

Representative / verified contact

Actual document dates / where confirmed

Coverage and authorization questions

For each topic, write the wording or insurer explanation you are relying on. Ask about conditions as well as limits. A topic appearing in the guide does not establish that your policy covers it.

- ☐ Ask about dwelling, other structures and personal property coverage.
- ☐ Ask how repair/replacement valuation, depreciation, deductibles and endorsements apply.
- ☐ Ask about temporary accommodation, increased expenses, authorization and duration.
- ☐ Ask how business property, valuables, vacancy or special occupancy conditions affect the claim.
- ☐ Ask who may authorize emergency work, contents handling, disposal and repairs.

Coverage question register

Topic / policy section	Question	Insurer answer / date	Evidence / unresolved item

Inventory and evidence

Use one item reference consistently in photographs, receipts and communications. Leave unsupported prices or dates blank and note what information is missing. Keep original files and copies of what you submit.

- ☐ List rooms, affected items and known ownership records.
- ☐ Record descriptions, quantities, approximate purchase details and available evidence.
- ☐ Record assessments, estimates and any disposal instructions.
- ☐ Ask what the insurer needs where original receipts or records were lost.

Contents inventory

Item ID / room / description	Quantity / purchase record	Damage / photo reference	Assessment / claim question

Expenses and communication

Record the expense incurred and the reimbursement question separately. An entry in this log is not an approved payment.

Expense and submission log

Date / receipt ID	Purpose / amount / currency	Submitted / authorization	Response / outstanding

Communication log

Date / person / contact method	Instruction or question	Document / evidence reference	Next action / actual date

Estimates, advisers and settlement review

Ask which qualifications, licences, insurance and estimate format are relevant. If retaining an adviser, clarify representation, fees, authority and the written scope. Obtain jurisdiction-specific advice where needed.

- ☐ Compare quantities, scope, assumptions and exclusions between written estimates.
- ☐ Ask for the insurer's reasons where an assessed item or cost is not accepted.
- ☐ Record conditions, remaining issues and actual response dates before deciding.
- ☐ Keep change approvals and repair authorizations with the claim.
- ☐ Ask about the insurer's complaint channel and the current external review process if needed.

Unresolved decision register

Issue / offer / scope item	Supporting evidence	Question / responsible party	Response / actual due date

Before sending or signing

Confirm the document is complete and accurate, keep a copy and record how it was sent. Ask the insurer or an appropriately qualified adviser about a document you do not understand.

☐ Check names, dates, inventory references, attachments and any statement you are asked to certify.

☐ Confirm which supporting records are required.

☐ Keep the exact submitted version and any delivery acknowledgement.

☐ Record unanswered questions, follow-up owner and actual agreed date.

Document / version / attachments

Sent to / method / date

Acknowledgement / next follow-up

Full website article

Source: <https://firerestoration.ca/guides/insurance-claims-guide>

The Ultimate Guide to Fire Insurance Claims in Canada

Organize your actual policy, notice requirements, damage inventory, estimates and unresolved questions. This guide does not interpret coverage, give legal advice or promise a larger settlement.

Confirm policy notice and document requirements

Contact your insurer promptly using the verified policy contact. Ask which notice, proof-of-loss and document requirements apply; no universal Canadian 48-hour rule is established here.

Use the verified insurer contact as soon as practical from a safe location,

and ask how to report the incident and retain a claim reference. Do not contact a claims hotline in place of emergency services.

Provincial Insurance Regulations

Ontario

- FSRA regulation (Financial Services Regulatory Authority)
- Ask about the property-policy terms that apply; motor-vehicle accident benefits are a separate topic
- Confirm whether the actual policy uses replacement cost, actual cash value or another valuation basis
- Ask whether additional living expenses are covered, with what authorization, limits and exclusions

British Columbia

- BCFSFA oversight
- Ask the insurer which wildfire coverage terms apply to the actual policy
- Strata insurance complexities
- Interface fire provisions

Alberta

- Disaster Relief Program coordination
- Ask how the actual policy treats each reported cause of loss and its conditions
- Rural property considerations

- Agricultural fire provisions

Quebec

- Civil Code requirements
- AMF (Autorité des marchés financiers)
- Ask the responsible insurer or adviser which language and documents apply to the actual claim
- Ask the responsible syndicate and insurers which actual duties and coverages apply

Atlantic Provinces

- Maritime-specific weather perils
- Coastal property considerations
- Ask which actual occupancy/vacancy conditions apply to this property
- Ask the actual insurer about the designated property's valuation and required-work conditions

Prairie Provinces

- Ask the actual insurer which farm/property fire terms and exclusions apply
- Ask the responsible crop/property insurers which actual policies and claim processes apply
- Wind and fire combinations
- Rural/remote property challenges

Your initial fire-recovery planning records

Initial planning questions - follow actual authority and policy instructions

Safety & Notification:

- Account for household members from a safe place and follow emergency instructions
- For immediate danger or an active emergency, call 911; use the relevant non-emergency/report process for records
- Use verified utility contacts; do not operate damaged gas, electrical or water systems
- Notify your insurance company
- Contact your mortgage lender

Initial Documentation:

- Photograph exterior conditions only from a permitted, safe location

- DO NOT enter the structure
- Note time, date, and weather conditions
- Collect contact info from fire department
- Get incident report number

Further planning - record actual deadlines and appointments

Temporary Needs:

- Secure temporary housing
- Purchase immediate necessities
- Keep all receipts
- Contact employer/school
- Arrange pet care if needed

Professional Services:

- Ask a chosen provider about availability, qualifications, written scope and any required authority permission
- Ask who may arrange authorized security/boarding and what restrictions apply
- Before retaining an adviser/adjuster, verify representation, fees, authority and local licence requirements
- Contact your agent/broker
- Begin claim documentation

Understanding Your Insurance Policy

Coverage questions for the actual policy

Dwelling/structure coverage - confirm your policy's label and terms

- Structure of your home
- Attached structures (garage, deck)
- Built-in appliances
- Plumbing, electrical, heating systems

Personal belongings coverage - confirm the actual limits and exclusions

- Furniture and clothing
- Electronics and appliances

- Jewelry and art
- Ask how the actual policy treats business property and any limits or exclusions

Additional living expenses - ask about covered costs, limits and authorization

- Hotel/rental accommodation
- Increased food costs
- Storage fees
- Transportation costs

Other structures - confirm the policy's definitions and limits

- Detached garage/shed
- Fences and gates
- Swimming pools
- Landscaping (limited)

Replacement Cost vs. Actual Cash Value

Replacement Cost: Ask how your policy calculates covered repair/replacement costs, deductibles and conditions

Actual Cash Value: Ask how any depreciation and policy valuation terms affect the actual claim

Example:

Hypothetical arithmetic only: if an allowed replacement amount were \$20,000 and an assumed depreciation deduction were \$8,000, the remainder would be \$12,000. These inputs are not a roof quote or a promised claim payment.

Guaranteed Replacement Cost

Ask whether your actual policy includes this endorsement and what conditions, exclusions and settlement provisions apply.

- Ask about any guaranteed-replacement-cost wording, conditions, limits and exclusions in the actual policy
- Ask whether the actual endorsement covers required code work and what limits apply
- Ask about the endorsement's limits, conditions, exclusions and settlement requirements
- Compare the actual premium and written protection terms; no maximum outcome is promised

Organize evidence and unresolved settlement questions

Documentation is Everything

Pre-Loss Documentation:

- Home inventory with photos/video
- Recent appraisals
- Receipts for major purchases
- Home improvement records
- Previous inspection reports

Post-Loss Documentation:

- Ask what photographic records the insurer needs and who may obtain them from permitted locations
- Detailed damage inventory
- Contractor estimates
- Hotel and living expense receipts
- All communication records

Working with Insurance Adjusters

Company Adjuster:

- Works for the insurance company
- Ask about the adjuster's role, assessment scope and written reasons
- Be cooperative but cautious
- Compare the offer's scope, quantities, conditions and evidence before deciding; ask about actual response deadlines
- Document all interactions

Public Adjuster (Optional):

- Confirm whom the adviser represents and how fees/authority are agreed
- Obtain the adviser's actual fee agreement and any applicable licensing information
- Confirm which negotiations or document tasks are actually included in the written engagement
- Compare scope, fees and alternatives for your actual claim before retaining an adviser

- Verify any required licence in the relevant jurisdiction

Common Claim Mistakes to Avoid

Costly Mistakes

- Ask the insurer about the actual notice requirements and record when notice was given: Ask the insurer how notice requirements and the actual policy affect this claim; no automatic voiding rule is established
- Accepting the first offer: Compare the actual estimate's scope, quantities and assumptions with evidence; no universal underpayment percentage is established
- Not keeping receipts: Ask what proof the insurer accepts for actual expenses and retain available records; reimbursement depends on the policy and claim
- Doing unauthorized repairs: May not be covered
- Under-reporting contents: Leaves money on the table
- Not understanding policy limits: Leads to surprises

Best Practices

- Document everything: Photos, receipts, communications
- Get multiple estimates: From firms whose relevant qualifications, required licences and insurance you have checked
- Review your policy: Understand coverage limits
- Keep detailed records: Of all expenses and damages
- Don't rush to settle: Take time to assess full damage
- Get professional help: For complex or large claims

When Your Claim is Denied or Underpaid

Dispute Resolution Process

1

Internal Appeal

Ask your insurer which internal review or complaint channel applies, what records it requires and what deadlines affect your claim.

2

Mediation

Ask which non-court dispute process is available, what it covers and what costs or conditions apply.

3

Arbitration

Before agreeing to arbitration, obtain jurisdiction-specific advice about scope, cost, binding effect and review rights.

4

Litigation

Court proceedings as a last resort. Expensive and time-consuming but may be necessary for significant disputes.

Insurance complaint and review channels

Ask your insurer for its complaint process and current external review channel. Available ombudservice or regulator processes, eligibility, cost and legal options vary; confirm them with the responsible organization.

Prepare questions about your fire-insurance claim

Keep the policy, damage inventory, estimates and unresolved coverage questions together. Ask the insurer or an appropriately qualified adviser about the actual claim and any available review process.

Official guidance and continued reading

IBC advises documenting the loss, contacting the insurance representative and retaining receipts and supporting evidence. Ask the actual insurer about additional living expenses, proof of loss and the policy terms. Dangerous items need appropriate handling; ask the insurer before disposal where possible. This document does not determine coverage or a claim deadline.

Insurance Bureau of Canada: How to File a Home Insurance Claim

<https://www.ibc.ca/insurance-basics/home/how-to-file-a-home-insurance-claim>

Checked October 6, 2026. Document loss, contact the verified insurer, retain expense records and confirm claim requirements.

Printable companion

<https://firerestoration.ca/downloads/hause-fire-claims-checklist.html>