

# Wood Buffalo Wildfire:

## Extended claims deadline

Preserve your right to resolve your claim

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### No resident left behind

Two years after the devastating Wood Buffalo wildfire, insurance companies and government have worked together to ensure no resident is left behind. The vast majority (approximately 97 per cent) of insurance claims for loss or damage resulting from the 2016 wildfire have already been settled, and the rebuild is well underway. However, some of the more complex claims remain open.

### Extending deadlines for open claims

All insurance companies have been granting extensions for **unsettled claims** on a case-by-case basis. Should an insurance company choose to not grant the extension, government has committed to amend the Act to give an additional 12-month extension on unsettled claims. Insurance companies and government must ensure residents are being treated fairly.

The extension of the deadline applies only to a person's ability to file a claim against their insurance company. The extension allows policyholders to continue conversations with their insurance company and/or to bring legal action against the insurance company. The extension of the limitation period does not apply to claims that have already been settled, nor to claims where a legal action has already been started.

If your claim is still open, there are steps you can take to settle your claim and preserve your rights.

### What you can do

Contact your insurance representative to discuss your options as soon as possible. Ask your insurance representative for an extension to the two-year limitation period – be sure that they respond in writing. If the insurer is unwilling to grant an extension, you can:

- **Contact your insurer's complaint liaison officer / ombudsperson** to request that the insurer reconsider its position. A list of insurance company Liaison Officers/Ombudspersons is available at: [www.insurance.alberta.ca/ombudspersons](http://www.insurance.alberta.ca/ombudspersons)
- **Contact the Insurance Bureau of Canada (IBC) Consumer Information Centre**  
Phone: 1-844-2ask-IBC (1-844-227-5422)  
Email: [askibcwest@ibc.ca](mailto:askibcwest@ibc.ca)
- **Contact the General Insurance Ombudservice (GIO)**  
Phone: 1-877-225-0446  
Website: [www.giocanada.org](http://www.giocanada.org)
- **Contact the Superintendent of Insurance** at 780-643-2237 (toll free dial 310-000 first) or by e-mail at [tbf.insurance@gov.ab.ca](mailto:tbf.insurance@gov.ab.ca)

### Legal Recourse

You can preserve your rights to have any unresolved disputes decided by the Court by filing a Statement of Claim as soon as possible. Coverage disputes may also be dealt with through the courts. You should consult with your legal counsel to understand your rights.

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Learn more at: [www.alberta.ca/wildfire-recovery-repairing-rebuilding.aspx](http://www.alberta.ca/wildfire-recovery-repairing-rebuilding.aspx)