

## Provincial & Insurance Resources

### **Insurance Brokers Association of Manitoba (IBAM)**

Your resource for finding licensed insurance brokers in Manitoba.

Website: [www.ibam.mb.ca](http://www.ibam.mb.ca)

### **Manitoba Public Insurance (MPI)**

Handles vehicle claims and commercial auto insurance in Manitoba.

### **Emergency Measures Organization (EMO)**

Emergency support, disaster financial assistance, and recovery resources.

Website: <https://www.gov.mb.ca/emo/>

### **Manitoba Hydro**

For service reconnection and safety information.

Website: [www.hydro.mb.ca](http://www.hydro.mb.ca)

### **Mental Health Supports**

Shared Health Manitoba crisis services and 211 Manitoba provide mental health and crisis support resources.

### **Disaster Financial Assistance (DFA)**

Administered by Manitoba EMO, DFA provides grants for uninsured or non-insurable losses after disasters such as wildfires.

Contact EMO at 1-204-945-5555 or toll-free 1-866-271-1476.

Website: <https://www.gov.mb.ca/emo/dfa.html>

## Find Your Broker



# Returning Home After a Wildfire

Guidance for Manitoba Homeowners  
and Cottage Owners

Continue to follow the instructions of your local authority.



600-1445 Portage Avenue  
Winnipeg, Manitoba  
R3G 3P4  
204.488.1857  
[info@ibam.mb.ca](mailto:info@ibam.mb.ca)  
[www.ibam.mb.ca](http://www.ibam.mb.ca)





## Initial Re-entry Safety Checklist

- Wait for official clearance: Do not return until authorities confirm it is safe.
- Check for structural damage before entering. Look for holes, broken windows, and other debris.
- Wear protective gear (gloves, masks). There may still be smoke in the area from surrounding wildfires so it is recommended to wear a mask.
- Check Air Quality: Wildfire smoke can linger, affecting air quality. Monitor local air reports.
- Water Safety: Private wells may be contaminated. Follow local guidance on water testing and purification.
- Dispose of Spoiled Food: Power outages may have caused food to spoil. Discard anything questionable.
- Do not turn on power or gas until cleared by professionals. Bring a flashlight.
- Do not enter the building(s) if you smell gas. Exit and call 911. Refer to Manitoba Hydro and Office of the Fire Commissioner guidelines.
- Wildlife may be in the area as they most likely have been disrupted.

## Assessing Your Property

- Take detailed notes and photographs of all visible damage.
- Check electronics and appliances for smoke damage — even if functional.
- Separate damaged from undamaged property. Some items may be able to be restored.
- Take appropriate measures to protect all property from any further losses.

## Documenting Losses

- Use a home inventory checklist.
- Keep all receipts for emergency repairs or temporary accommodations.
- Photograph all damaged contents and structures.

## Starting the Claims Process

- Contact your insurance broker as soon as possible. Understand that the claims process may take time due to:
  - High volume of losses
  - Adjuster scheduling
  - Contractor/restoration availability

Remain patient and document all communications.

## Understanding Coverage Options

Some coverages that maybe covered under your insurance policy.

- Additional Living Expenses: If the home is uninhabitable due to wildfire damage, insurance may cover temporary accommodations, food, and fuel costs.
- Food Spoilage: If a power outage causes food in the fridge or freezer to spoil, compensation may be available.
- Smoke Damage: Coverage often extends to damage caused by smoke, even if the fire did not directly impact the home.
- Debris Removal: Some policies cover the cost of removing fire-damaged debris.
- Rebuilding Costs: If the home is destroyed, insurance may cover rebuilding expenses, though coverage limits apply.
- Contents coverage: Personal belongings

**Discuss with your insurance broker to best understand your coverage options.**