

# Town Of Small Point to Adam's Cove

## Recovery Town Hall #5

Date: March 3rd, 2026





TOWN OF SMALL POINT TO ADAMS COVE

# Meeting Objective

To support residents affected by the Kingston wildfire with clear, trauma-informed guidance on property insurance, understanding their coverage, and accessing supports.



TOWN OF SMALL POINT TO ADAMS COVE

# Meeting Agenda

- Recovery Planning Update
- Insurance Bureau of Canada
- General Insurance OmbudService
- Q&A
- Next steps & Closing





TOWN OF SMALL POINT TO ADAMS COVE

# Ground Rules

**Respect Each Other** - Every person's experience matters. Listen without judgment and allow one person to speak at a time.

**Stay Constructive** - Focus on solutions and next steps - we're here to move forward together, not assign blame.

**Be Brief and Stay on Topic** - Keep comments concise so everyone has a chance to contribute. Your facilitator may "park" topics for future meetings.

**Create a Safe Space** - Strong feelings are welcome, but we will maintain respectful language and tone at all times.

**Aim for Progress** - Tonight's goal is to leave with clear priorities and actions - even if we can't solve everything today.



TOWN OF SMALL POINT TO ADAMS COVE

# Community Recovery Updates



TOWN OF SMALL POINT TO ADAMS COVE

# Community Recovery

**Recovery Staff: Lori, Cassie, Tammy**

## **Recovery Plan coming soon**

Attend next Town Hall for review

Speaking with recovery experts, collaborate with Working Groups

## **Recovery Working Groups initiatives**

- Housing (rebuild options/barriers)
- Prep for 2026 fire season/FireSmart
- Community Wildfire Resilience Program, Update Emergency Plans, 911 Mapping
- Community connections & wellness

## **NL Housing**

Extension to September 30th, 2026





TOWN OF SMALL POINT TO ADAMS COVE

# Community Recovery

## Department and Oversight Change

Emergency Services moved to Dept of Forestry, Agriculture, and Lands  
Meeting with Deputy Minister

## Community Foundations of Newfoundland and Labrador (CFNL)

North Shore Wildfire Recovery Fund over **\$250,000** to be dispersed - support for loss of individual primary residences (insured and uninsured). Applies to all areas including unincorporated

## Housing Survey

To complete, please reach out to [hci@smallpoint-adamscove.ca](mailto:hci@smallpoint-adamscove.ca)





TOWN OF SMALL POINT TO ADAMS COVE

# Upcoming Events

## Town Hall

April 9th, 6:30pm - all things Recovery

## COUNCIL ELECTIONS!

April 16th

## Social Events

- *March 15th* - St. Patrick's Day Concert and Irish Stew
- *March 19th* - Movie Night
- *April 4th* - Easter Bunny Hop
- *Every Tuesday* - Seniors Social

**Firesmart Day** - more information to come





TOWN OF SMALL POINT TO ADAMS COVE

# NL Health Services

## Coffee and Connections

Informal gathering space to connect with neighbours and friends.

Refreshments provided.

- Thursdays: 2:00pm - 3:30pm
- Ronnie Johnson Community Centre

## Nutrition Planning on a Budget

In-person activity to learn about planning and building balanced meals, and shopping affordably for everyday foods.

- Wednesday, March 18th ; 1:30pm - 3:30pm
- Ronnie Johnson Community Centre

## Counselling Drop in's

Confidential space to talk with counsellors about topics important to you.

- Monday - Friday: 8:30am - 4:30pm
- Western Bay Clinic
- Drop in's and scheduled appointments available. In-person, telephone, and video options.





TOWN OF SMALL POINT TO ADAMS COVE

# Mental Health Support

## Lifewise:

Provides a variety of text, call, and in-person resources and referrals for mental health supports in Newfoundland

Warm non-emergency line (call)  
**English phone:** 1-855-753-2560

**French Phone:** 1-833-753-5460

Hours of call line: 10:00am – 12:00am  
(midnight)

7 days a week



## Suicide Crisis Line:

24/7 national crisis support line with trained professionals for you or a loved one

Emergency Line (text or call)  
**9-8-8**

24/7 support





**IBC**

Insurance Bureau  
of Canada

# Building Resilience to Severe Weather

## Small Point-Adam's Cove-Blackhead-Broad Cove

*Steve Hiscock, Manager, Government Relations and Eddy Zhakata, Manager, Consumer and Industry Relations*

March 3, 2026



# IBC

Insurance Bureau  
of Canada

# Insurance Bureau of Canada

## About

Since 1964, Insurance Bureau of Canada (IBC) has been the national industry association representing Canada's private home, auto and business insurers.

## Industry Vision

Consumers and governments **trust, value** and **support** the private property and casualty (P&C) insurance industry and its products and services.

## Mandate

As the leading advocate for Canada's private P&C insurers, IBC collaborates with governments, regulators and insurance stakeholders to ensure that a competitive P&C insurance industry is positioned to protect Canadians from the risks of today and tomorrow.



# IBC's Atlantic Team



**Amanda Dean**  
*Vice-President,  
Ontario and Atlantic*



**Graham Little**  
*Director, Government  
Relations*



**Steve Hiscock**  
*Manager, Government  
Relations*



**Eddy Zhakata**  
*Manager, Consumer  
and Industry  
Relations*



## What We Do

- 1** **Ensure** Canadians are better protected against disaster and climate risks.
- 2** **Advance** the benefits of balanced and predictable regulatory environments, as well as a risk-based capital framework.
- 3** **Advocate** for sustainable, valued auto insurance systems.



# Severe Weather Trends

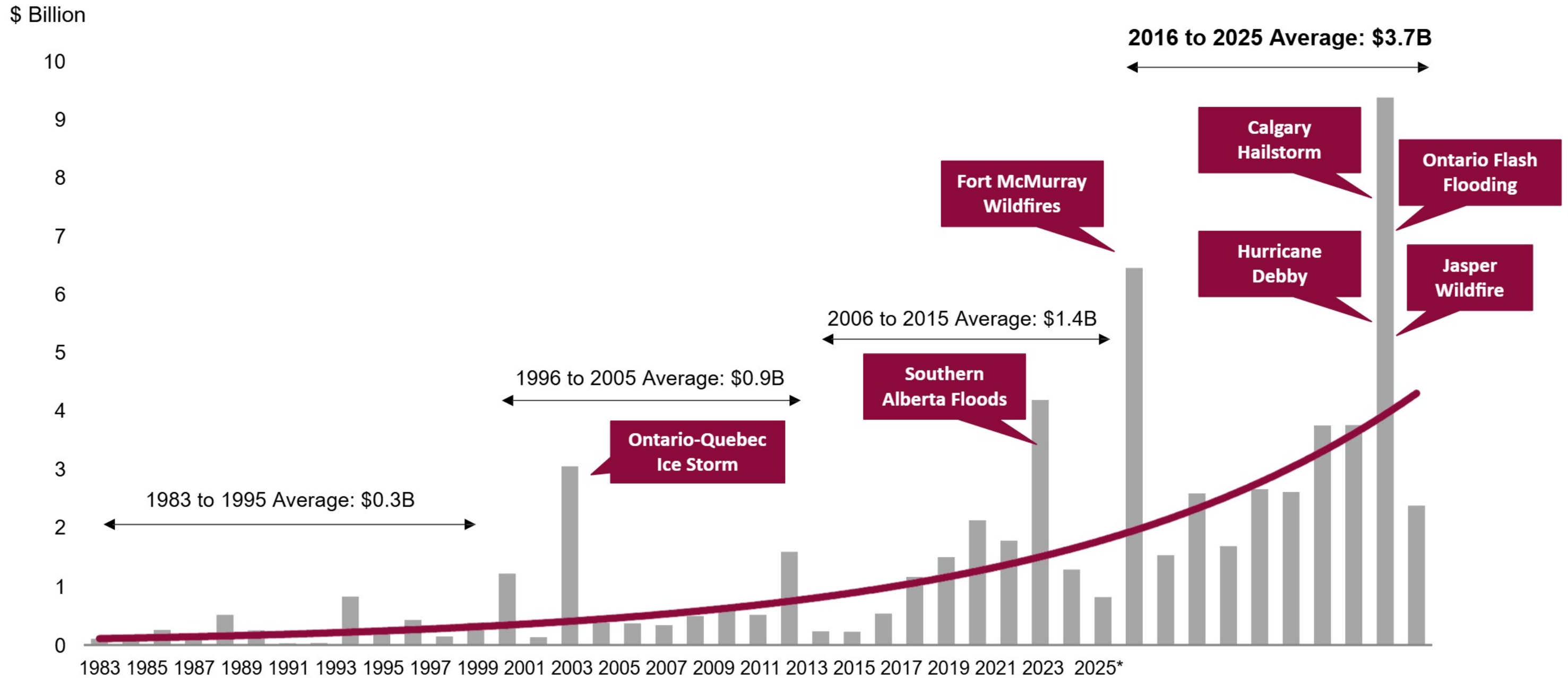


## The "New Normal"

- Insured damage caused by severe weather events **exceeded \$2.4 billion in 2025.**
- Two decades ago, insured losses seldom surpassed \$500 million in a year. **Today, annual costs exceeding \$1 billion have become the norm.**
- Between 2016 and 2025, annual insured losses due to catastrophic weather events and wildfires totaled \$37 billion – **nearly tripling the previous decade.**



# Insured Natural Catastrophic Losses in Canada

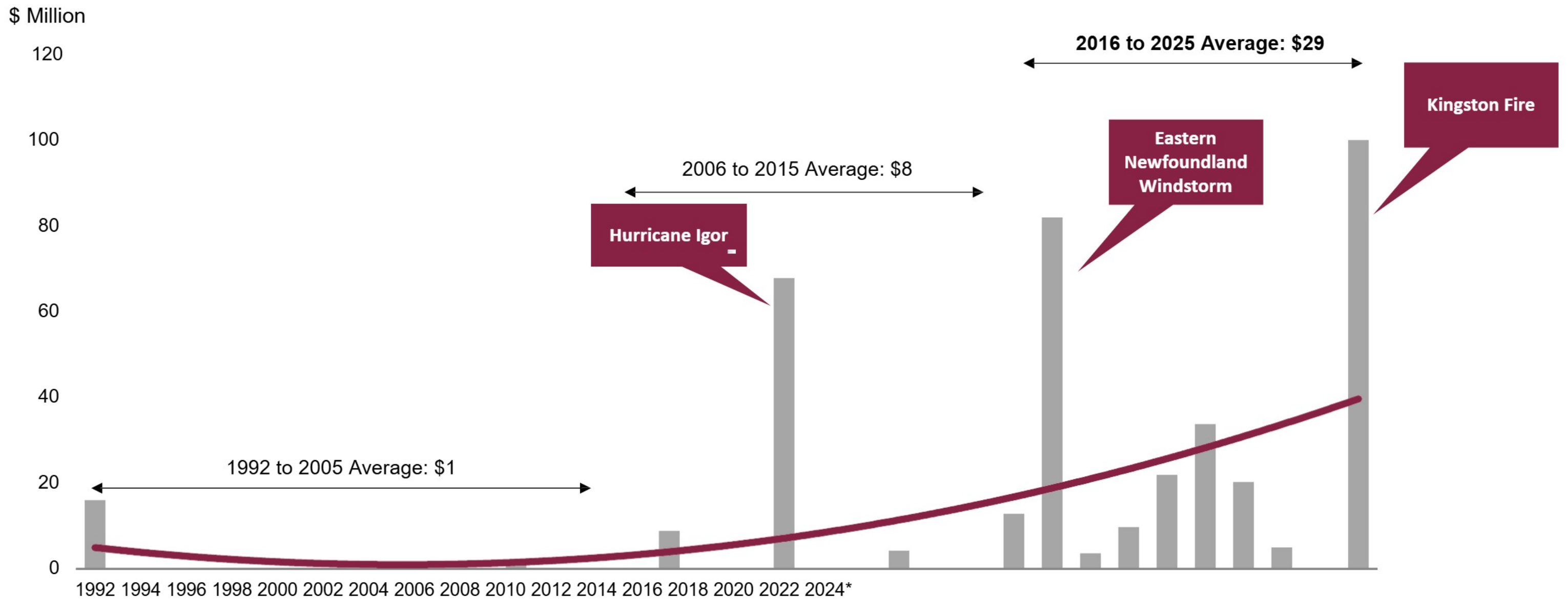


Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte.

Data includes events with insured losses of \$25 million or more from 2008 to February 2022; from March 2022 onwards, the threshold is \$30 million. Values include loss adjustment expenses and are in 2025 Canadian dollars, 2024\* & 2025\* values are preliminary



# Insured Natural Catastrophic Losses in Newfoundland & Labrador



Source: IBC Facts Book, PCS, CatIQ, Swiss Re, Munich Re & Deloitte.

Data includes events with insured losses of \$25 million or more from 2008 to February 2022; from March 2022 onwards, the threshold is \$30 million. Values include loss adjustment expenses and are in 2025 Canadian dollars, 2024\* & 2025\* values are preliminary



# Where are these trends leading us?

**This surge in claims losses contributes to:**

- Premium pressures
- Stricter underwriting
- Reduced availability of coverage in high-risk areas

The premiums of the many, need to cover the claims of the few.



# Home, Tenant, Condo: The Basics



# Basic Elements of Home Insurance

## Optional Endorsements

- Bylaw endorsement
- Guaranteed Replacement Cost on Dwelling
- Single or Combined Limit
- Replacement Cost on Personal Property

### Coverage B

#### Detached Structures

### Coverage A

#### Dwelling

- Foundation
- Flooring
- Windows
- Doors

### Coverage D

#### Additional Living Expenses

- Additional living expenses (Home/Condo owners and Tenants)
- Lost rent (Landlords)

### Coverage C

#### Home Contents

For example:

- Televisions
- Computers
- Fridges
- Freezers
- Furniture
- Clothing
- Bicycles
- Sports equipment

Special limits may apply to items such as jewellery or fine art

## LIABILITY COVERAGE

### OVERALL PROPERTY COVERAGE LIMITS

Actual Cash Value (ACV) OR Replacement Cost

Home insurance provides coverage for rebuilding on the same site, up to your policy's limit.

You can rebuild elsewhere, but the coverage would be limited to the depreciated value of your home.



# Additional Living Expenses (ALE)

## ALE Coverage

### Triggered by:

- **Damage** to your home by an insured peril, making it uninhabitable
- **Prohibited access** by order for mass evacuation by a civil authority
- Prohibited access as a direct result of **damage to neighbouring premises**

## Coverage Limits

- **Mass Evacuation Coverage** usually limited to a time period (14 or 30 days) or a set \$ limit, for example \$10,000
- **When the home is unlivable**, the coverage applies until repairs are complete, rebuilding is done and you can move back in, or the coverage limit is reached



# Factors Used to Set Rates





# How to Shop for Home Insurance

- Shop around and compare prices.
- Bundle your policies.
- Increase your deductible on your policy.
- Inform your insurance representative about protection measure you have taken to make your home resilient to fire, theft, water and severe weather damage. Do this at every renewal.
- Ask about discounts, such as: claims-free, membership discounts.
- Ask if there is a discount for paying annually versus monthly.



# Improve your Insurance Profile:

## **Install a backwater valve and sump pump**

- Directly reduces some of the most frequent and costly claims (sewer backup / basement flooding)
- Often required for higher risk areas

## **Use fire-resistant roofing and exterior materials**

- Fire resistive roofing material and exterior construction can play a key role in insuring your home.

## **Ensure proper drainage and water management**

- Important for preventing overland water (flood) and seepage losses





# Why Risk Mitigation Improves Your Insurance Profile

- Reduces the likelihood of a claim
- Reduces the severity of a claim
- Signals a well maintained, lower risk property



# When disaster strikes



## Temporary Restrictions on Buying Insurance During an Emergency Event

- During a severe weather event, insurance companies initiate ***temporary binding restrictions*** on the sale of new policies in areas under imminent threat
- Some examples of limitations/restrictions include:
  - New policies
  - Major changes to existing policies
- These restrictions are temporary and will ease as the threat decreases
- **Renewals continue to take place regardless of the threat**



## Two-Year Time Limitation

- Most jurisdictions have a 2-year limitation period for the settlement of claims
- All matters related to your claim should be finalized by the 2-year mark
- There are ways to extend this time period if more time is required including:
  - Ask for a voluntary extension in writing
  - File a legal action to extend the limitation period
- \*\*NOTE – a time extension does not increase your policy limits\*\*



## Do Rates Automatically Increase After a Severe Weather Event?

- No
- However, premiums collected cover the cost of claims in any jurisdiction. That is why mitigation and adaptation are critical.
- Domestic insurers purchase a type of insurance for major catastrophic events: reinsurance
- Reinsurers are large global organizations. The more insurers use these policies, the more pressure on their premiums.



# Protecting your property





# Reducing Your Property's Insurance Risk Factors

## Comply with local building codes

- Fire exits and smoke alarms
- Electrical systems

## Update/maintain

- Roof
- Heating system
- Plumbing
- Electrical system



# Protect you property from wildfire

1. Prepare your home
2. Properly store flammable materials.
3. Remove dry leaves and debris
4. Move combustible materials away from your home
5. Learn more tips from FireSmart Canada



# Key FireSmart Strategies

1. Defensible space creation
2. Prune trees and shrubs
3. Fire-resistant landscaping
4. Building material upgrades
5. Ember resistance
6. Fire detection and suppression systems



# Protect your property from wind storms

- Replace your asphalt shingles during warm weather (at least 10 degrees Celsius), to improve their quality and longevity.
- Ask installers about home siding products that are more resistant to high winds.
- Strengthen connections between your roof and walls using truss screws or hurricane ties.
- Ask your roofer about hand-tabbing or cementing shingles if you are in a high-risk area.
- Install garage doors, roof covers and roof vents that are resistant to high winds.
- Install one layer of synthetic underlayment and tape on sheathing joints and around penetrations, or install self-adhering underlayment on the entire roof.
- For major structural changes, ask your contractor to follow the CSA S520 high-wind standard.



# Protect your property from water damage

- Install a sump pump with a battery backup.
- Install a backwater valve as recommended by your municipality.
- Install flood shields or barriers for basement windows and doors that extend above ground level.
- Ensure proper lot grading. if possible, build up the ground around your house so that water will drain away from basement walls.
- Landscape with plants that resist soil erosion.
- Keep water out of window wells and snow away from the foundation.
- Clean and maintain downspouts and eavestroughs at least once a year.



## Flood damage: Know what your insurance covers.

- Flood coverage is optional and typically covers specific types of water damage such as the overflow of lakes; surface water from heavy rainfall or melting snow; and ground water or the rising of the water table.
- Damage to vehicles from wind or water may be covered if you purchased the optional coverage (comprehensive and/or collision) as part of your policy.
- Water damage due to a sewer backup is only covered if you have purchased specific, optional sewer backup coverage.



# IBC's Consumer Information Centre

Auto, commercial or property insurance questions?

*We're here to help.*

**AtlanticCIC@ibc.ca | 1-844-2ask-IBC**



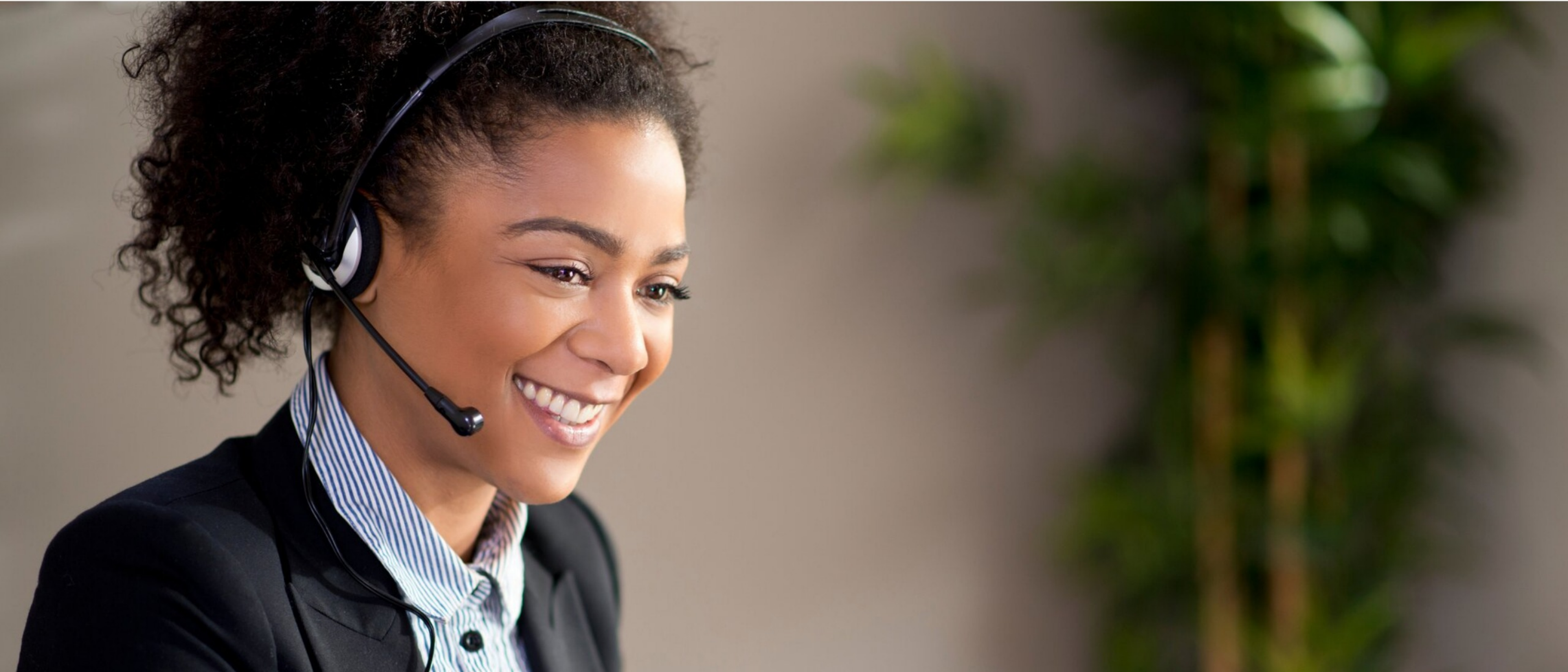
Thank  
you!  
Questions?

[ibc.ca](http://ibc.ca)





# Introduction



## What is GIO?



The General Insurance OmbudService is an independent dispute resolution service that provides free and impartial help for Canadian consumers of home, automobile and business insurance.



# Celebrating 20+ years of service

- Established in 2002
- Responded to more than 72,000 complaints from across Canada
- More than 145 subscriber companies



General Insurance  
OmbudService

20 years of  
complaint resolution

## How we help

- People who have a dispute or question about their home, auto or business insurance contact us for assistance.
- In 2025, GIO received 7,330 contacts from consumers and 550 of those contacts were escalated to case status
- GIO is committed to responding to consumers within one business day



## Who can use our services?



Any policy holder of one of our over 145 subscriber companies can use our services, in English or French, free of charge.



# How to find us

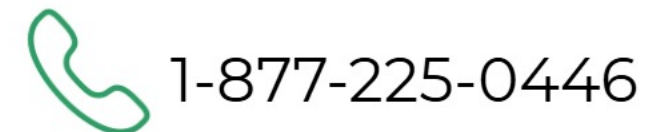
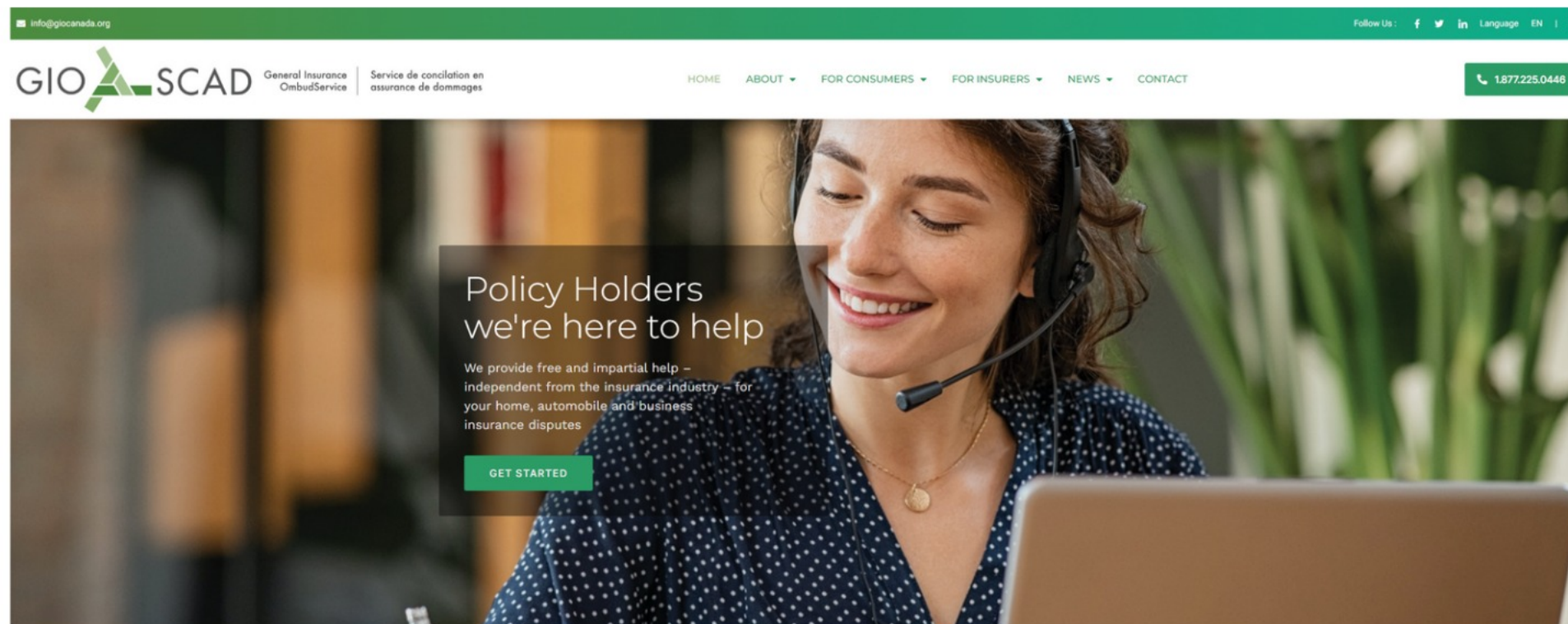
Website: [www.giocanada.org](http://www.giocanada.org)

Telephone: 1-877-225-0446

Email: [info@giocanada.org](mailto:info@giocanada.org)

Mail: 4711 Yonge Street, 10<sup>th</sup> Floor, Toronto, ON, M2N 6K8

Fax: 416-299-4261



# Natural Disaster Support



## Natural Disaster Support on GIO Website

info@giocanada.org

Follow Us : Language EN | FR

**GIO** **20** YEARS ANNIVERSARY General Insurance OmbudService | 20 years of complaint resolution

HOME ABOUT ▾ FOR CONSUMERS ▾ FOR INSURERS ▾ DISASTERS NEWS ▾ CONTACT

1.877.225.0446

### NATURAL DISASTERS

We are here to help. If you have been impacted by a natural disaster (such as a tornado, wildfire, flood, ice or snow storm, etc.) and have an unresolved claim with your insurance provider, GIO is here to support you. We provide an independent and impartial review of your complaint, free of charge, in either English or French.

[Click Here to submit a complaint →](#)

# Monthly Blog



Helping you better understand all things related to your insurance policies and process.

The screenshot shows the GIO website's 'News and Updates' section. At the top, there is a green navigation bar with the email 'info@giocanada.org', social media icons for Facebook, X, and LinkedIn, and language options for EN and FR. Below this is the GIO logo and the text 'General Insurance OmbudService'. A main navigation menu includes links for HOME, ABOUT, FOR CONSUMERS, FOR INSURERS, DISASTERS, NEWS, and CONTACT. A green button with the phone number '1.877.225.0446' is also present. The main content area features a large heading 'News and Updates' with a subtext: 'Read the latest news from GIO as well as our monthly blog series written by GIO's Consumer Service Officers to help you better understand all things related to your insurance policies and processes, as well as answer some of your most frequently asked questions.' Below this, there are three featured articles, each with a representative image and a title:

- Water Damage & Insurance: What will my insurance cover?** (Image: A blue bucket in a room with water damage on the floor)
- Cybersecurity: Steps you can take to protect yourself** (Image: Hands typing on a keyboard with various digital security icons floating around)
- Insurance Claims: What to do if you have a value disagreement with your Insurer?** (Image: A person sitting at a desk with a laptop, holding a pen and looking at a document)

# Making a Complaint



## When to make a complaint

In order to try to resolve your complaint, you will need to follow the complaint escalation process of the company to see if there is anything they can do to assist you further.

**The process is that you have to complete the escalation process in full and obtain a final position letter from the insurance company's ombudsman before GIO can review**



## How to make a complaint

- Fill out the complaint form on our website: [www.giocanada.org](http://www.giocanada.org)
- Give us a call: 1-877-225-0446
- Email us: [info@giocanada.org](mailto:info@giocanada.org)
- Send us a fax: 1-416-299-4261
- Mailing address: 4711 Yonge Street, 10th Floor, Toronto, ON, M2N6K8





## Types of complaints



The types of consumer complaints that GIO generally deals with include:

- Claims
- Interpretation of policy coverage
- Policy processing and handling.

## Types of complaints



Some matters are beyond the scope of GIO services. These include:

- The cost of insurance and rates
- Availability of insurance
- Dispute settlement procedures as required by law or designated regulatory authorities
- Matters that have been, or are, before the courts

# Our complaint handling process

Step 1

Consumer Assistance

Step 2

Informal Conciliation

Step 3

Mediation

Step 4

Senior Adjudication



## Are GIO's recommendations binding?



No. GIO makes non-binding recommendations to resolve disputes, which can assist the parties to come to a resolution without resorting to costly and lengthy legal proceedings.



## What if I am not satisfied with the outcome of my complaint?



If you remain unsatisfied with the outcome of your complaint at GIO, you may still pursue legal remedies (being mindful of limitation periods).



# Case Study



# Fire damage insurance coverage

## **SYNOPSIS OF COMPLAINT:**

The consumer had smoke damage to the contents of her home due to a fire. Her policy limit for contents was \$100,000. A restoration company was sent by the insurance company to dispose of any goods that were unsalvageable and send any other goods that were able to be saved for cleaning. The consumer did not consent for the contractor to remove any goods, nor was she given any other options for contractors. The consumer only realized that the contractor's fees were being deducted from her contents limit when she was asked to complete an itemized proof of loss form provided by the insurer.



# Fire damage insurance coverage

## **REVIEW BY GIO:**

The GIO contacted the consumer to get more information regarding the situation and what was completed by the restoration company. Upon further investigation, the consumer advised that had she known the contractor's fees were being deducted from the contents limit, she would have requested multiple quotes, and even offered to do some of the removal herself to save on the costs. The GIO felt the claims adjuster should have given a more in-depth explanation to the consumer regarding the contents limit and that they should have proposed alternative solutions to the consumer that could have potentially lowered the amount that was paid for restoring and removing the damaged contents.



# Fire damage insurance coverage

## **RESOLUTION:**

The GIO contacted the company's Ombudsman and after review of the file, they decided to hold firm on their position of maintaining that the consumer's content limits were reached. The file was moved to the mediation stage of GIO's process, and a mediator was assigned to review and mediate the complaint between the insurance company and the consumer. At the mediation, the insurance company agreed to pay for further expenses incurred by the consumer of disposal and replacement of goods that were damaged in the fire.



## Testimonials



**"This is the most professional and surprising experience I have had. Keep up the excellent work!"**

**"Thank you for taking the time to speak with me and for giving me a few ideas for avenues to approach the situation that I hadn't thought of; it was extremely helpful."**

## How to contact us



[www.giocanada.org](http://www.giocanada.org)



1-877-225-0446



[info@giocanada.org](mailto:info@giocanada.org)



1-416-229-4261



4711 Yonge Street, 10th Floor.  
Toronto, ON, M2N6K8





TOWN OF SMALL POINT TO ADAMS COVE

# Questions and Discussion



TOWN OF SMALL POINT TO ADAMS COVE

# Next Steps

- What we heard report
- Recovery plan and initiatives
- Social events, follow on Facebook [Small Point to Adam's Cove Social Recreation](#)
- Town Hall April 9th, save the date!

**Thank you!**

