



Welcome Home

to Deer Ridge Estates Evacuees

A State of Local Emergency is still in effect and active wildfires are still a concern nearby.

You are returning to an area that was affected or had the potential to be affected by wildfire. Returning home may be stressful and traumatic. This handout will help you know what to do and where to get help.

The Grande Prairie Regional Partnership (GPREP) members, including First Responders and municipal employees, have worked very hard to protect our communities. Whether on the ground or coordinating various activities behind the scenes, everyone played a part in protecting your lives, property, and livestock.

We would also like to take a moment to thank you for your patience and cooperation during the evacuation. This was a crucial part in helping our crews fight this wildfire.

Please exercise extreme caution and respect any restricted areas and any directions given to you by First Responders.

**If you notice a fire on or near your property, call 911,
and let them know you are in the Deer Ridge Estates fire zone.**

Questions or Concerns?

Please call the County of Grande Prairie Deer Ridge Estates Wildfire Call Centre at

1-780-830-5002 Operating Hours are 8:00 am – 6:00 pm until Friday, May 9th.

IMPORTANT:

**DO NOT DRIVE OVER ANY EQUIPMENT, INCLUDING HOSES.
FOLLOW THE DIRECTION OF THE FIREFIGHTERS**

Fire Apparatus, water tanks, and equipment are still positioned in the area. Please avoid them. Dozer guards (fire breaks) have been created to limit the spread of fire.

Please be aware of activity in your area.

If you notice the residue of fire retardants on your property (red stains) use water or biodegradable household cleaners. Never use bleach to clean areas where fire retardants have been used. Please contact your insurance for additional information.

CAUTION: ASH PITS – An ash pit is a hole in the ground filled with ash, possibly containing hot embers beneath. They are often found near the base of trees and in areas with deep organic soil. Ash pits are a danger to residents and their pets and livestock returning after a wildfire has gone out. Residents returning to their homes are reminded to stay vigilant and be aware of this danger. If you find an ash pit, do not step in or around it. If you're concerned about its location or giving off a lot of heat, please contact Deer Ridge Estates Wildfire Call Centre at 1-78-830-5002.

First steps when you return home:

- ▶ Wildlife may have taken shelter in/around your home, garage, or outbuildings. Leaving a door open will allow the animals to return on their own to their natural surroundings. Call a Fish and Wildlife officer at 1-800-642-3800(24 hours) for animals that appear injured or unwilling to leave.
- ▶ If you see stray or deceased livestock in your yard, please call the Call County of Grande Prairie's Agricultural Services Department at 780-567-5585.
 - ▶ Do not allow anyone to enter or play in areas damaged by fire.
 - ▶ There are many safety risks:
 - Pits filled with ash which can be deep and hot.
 - Burned trees and branches which can fall over at any time.
 - Burning roots can cause trees to fall.
 - ▶ If you smell gas, exit your home **IMMEDIATELY** and call ATCO Gas at 1-800-511-3447.

- ▶ Check for electrical hazards such as exposed wires. Avoid contact with damaged or fallen power lines and poles. If there are any hazards, contact ATCO Electric at 1-800-668-5506 (24-hours).

When you walk through your door:

- There was a brief disruption in utility service during this event. Due to the short duration of the disruption, no damages are anticipated, however, it is recommended that residents check your gas, electricity, and water to make sure they are working and contact your utility providers if required.

Water: drinking and household use

- ▶ You should run all of your taps (hot and cold) for at least five (5) minutes to remove stagnant water out of your lines. You are able to drink, shower, do laundry, and use your water as you normally would.
- ▶ Check your water and sewer systems including sump pumps and livestock watering devices.
- ▶ Refer to the “Aquatera” reference material included in your Welcome Home guide for more detailed instructions.
- ▶ For information regarding private wells or cisterns please refer to the “Alberta Health Services Returning to Your Home” reference material included in your Welcome Home guide.

Cleaning

IF you have SMOKE CONTAMINATION, do not throw anything away until you contact your insurance company.

Disposing of food from your home

- Refer to the “Alberta Health Services Returning to Your Home” reference material included in your Welcome Home guide for tips for disposal of food.
- If disposal of your fridge and freezer is required, you may leave your food contained in the appliance and seal it shut with duct tape. Refer to the Waste Disposal section of this guide.

To assist with smoke decontamination or deodorizing inside:

- Wash interior walls and hard surfaces with a steam cleaner or white vinegar.
- Wash or dry clean clothing, linens, and bedding.
- Wash all movable items with a steam cleaner or microfiber cloth. This includes children's indoor toys.
- Disinfect and deodorize upholstery and fabric window treatments with spray deodorizing products available at most supermarkets. Do not use odor-masking sprays as they only cover up the problem and do not fix it.
- You can also steam clean items including carpets, window coverings, upholstered furniture, and mattresses. Steam neutralizes the odor and carbon film left by forest fires.
- Consider having heating, ventilating and air conditioning units, and all ductwork professionally cleaned to remove soot, ash, and smoke residue. You can change filters when you first return home and then continue to replace them frequently.
- Refer to the "Alberta Health Services Returning to Your Home" reference material included in your Welcome Home guide for additional tips for cleaning your home.

Remember to keep all receipts for cleaning and other expenses to provide to your insurance company for possible reimbursement.

To assist with smoke contamination or damage outside:

- Pressure wash or scrub exterior surfaces including walls, walks, drives, decks, windows, and screens.
- Wash all children's outside toys, play structures, and recreational equipment to remove any residual smoke and ash. Replace the sand in sandboxes with clean sand.
- Cut down and remove any trees around your property that have been damaged by fire.
- Wash your hands if they come in contact with ash.
- Refer to the "Alberta Health Services Returning to Your Home" reference material included in your Welcome Home guide for additional tips for cleaning your yard.

If your property has been impacted by aerial Fire Retardant

Some homes may be covered in aerial fire retardant following wildfire suppression efforts. If your property has been impacted (typically indicated by a red coating or residue). The retardant is generally biodegradable, but it can still cause staining and may be harmful to ingest or come into contact with.

To remove, use water, mild soap, and scrubbing or power washing to remove it, and wear gloves and eye protection during cleanup. Dispose of any contaminated garden produce or drinking water, and thoroughly clean areas accessed by children or animals.

Contact your insurance provider as soon as possible to discuss potential damage, cleanup support, and coverage options.

Please refer to the supporting documentation , for additional information. (Alberta Health Services: Aerial Fire Retardant and Return to your Home Following a Wildfire Evacuation).

Utilities working in the area

ATCO Electric will be working in the area over the next five days to replace power poles and other infrastructure damaged during the fire. Please be mindful of their presence and follow all posted signage for your safety.

Insurance information

IF YOU ARE INSURED:

Take the following steps:

- Call your insurance representative and/or company and follow their instructions.
- Assess and document the damage. Taking photos can be helpful.
- List all damaged or destroyed items.
- If possible, assemble proofs of purchase, photos, receipts, and warranties. Take photos of the damage and keep the damaged items unless they pose a health hazard.
- Keep all of the receipts related to cleanup, and if you've been ordered to leave your home, keep the receipts for your living expenses.
- Ask your insurance representative what living expenses you're entitled to be reimbursed for and for what period of time.

IF YOU ARE NOT INSURED:

For information on available assistance, check with:

- Government of Alberta [310-4455](tel:310-4455)
- Canadian Red Cross [1-888-800-6493](tel:1-888-800-6493) or www.redcross.ca

If you can't remember who your provider is, or can't reach your insurance provider, contact the Insurance Bureau of Canada to help understand fire insurance coverage.

Rob de Pruis, Liaison at IBC (Insurance Bureau of Canada)

Phone: [1-587-337-3200](tel:1-587-337-3200) (toll-free) Email: redpruis@ibc.ca Website: www.ibc.ca/ab

Refer to the media release from the Insurance Bureau of Canada (IBC): [IBC Media Release](#) included in this guide.

Do I need permits to begin repairing my house?

Depending on the extent of the damage, permits may be required. There are a number of different licenses and permits that the municipality administers.

Please visit <https://www.countygp.ab.ca/en/business-and-development/building-permits.aspx> for more information or contact the County of Grande Prairie Planning Department or Safety Codes Department at [780-538-9842](tel:780-538-9842).

Air quality

People with breathing difficulties may want to delay returning home until the air quality improves.

For more information visit [Latest Alert For: Air Quality Alert \(weather.gc.ca\)](https://weather.gc.ca)

Mental health

- ▶ For those impacted by the Alberta wildfires, AHS has supports and resources in place to help you through these challenging times.
- ▶ Go to www.ahs.ca/wildfire or call the Mental Health Help Line 24/7 at **1-877-303-2642**.
- ▶ For health advice or information on health services, *including mental health services*, call Health Link at 811 or **1-866-408-LINK** (5465)
- ▶ For professional, emotional support and/or referral to community resources contact the Lifeworks Community Crisis Support Line at **1-844-751-2133** (24 hour).

If you are having a medical emergency, call 911 right away.

FireSmart your home

- ▶ You may notice upon your return that flammable items on the outside of your property may have been moved away from your home (for example propane tanks, ATV's). This was done to further protect your home from fire.
- ▶ Complete a scan around your home and property and take steps to remove combustibles.
- ▶ Check vents on the roof, foundation and exterior walls to prevent embers from entering your home.
- ▶ Refer to the "Last-Minute Checklist for Protecting Your Home and Property from Wildfire" reference material included in your Welcome Home guide.

Handy phone numbers:

Deer Ridge Estates Wildfire Call Centre	1-780-830-5002
Alberta Health Link	811 or 1-866-408-5465
ATCO Electric	1-800-668-5506 (Emergency) 1-800-668-2248 (Customer Call Centre – 24 hours)
ATCO Gas	310-5678 (7 am – 7 pm Monday-Friday) 1-800-511-3447 (After hours emergency line)
Aquatera	780-532-3996
County of Grande Prairie Planning & Safety Codes Department	780-538-9842
Fish & Wildlife	1-800-642-3800 (24 hours)
GP Networks	780-882-6623
Insurance Bureau of Canada	1-587-337-3200
Mental Health Help Line	1-877-303-2542 (24/7)
Lifeworks Community Crisis Support Line	1-844-751-2133 (24/7)
TELUS Mobility	*611 on your TELUS mobile phone or 1-866-558-2273
TELUS Internet	1-888-811-2323

For all other inquiries, please call the County of Grande Prairie Call Centre at 1-780-532-9722.

Supporting materials

- Alberta Health Services – Returning to Your Home
- Aerial Fire Retardants and Return to Your Home Following a Wildfire Evacuation
- FireSmart – Last-Minute Checklist for Protecting Your Home and Property from Wildfire
- FireSmart Home Ignition Zone
- Insurance During Wildfires

Returning to Your Home

Your home may be impacted by smoke, soot and ash, chemicals, structural damage and water damage. This information is a collection of health and safety considerations during initial work to restore your home. This document is intended to be broad-serving and not all of the information may apply to your situation.

Table of Contents

Protect yourself and your family	Page 2
1. Re-enter areas burned by wildfire safely	
2. Re-enter your home safely	
• Breathing Protection	
3. Be careful near fire retardants and fire residues	
4. Review your insurance information and other information	
Use water safely	Page 7
1. Flushing your water system before you use it	
2. Using water safely in your home during a boil water advisory	
3. Storing water during a boil water advisory	
4. What to do when a boil water advisory is lifted	
5. What to do with your private well and cistern	
Restore your home	Page 13
1. Discard items impacted by smoke, heat, ash and chemicals	
2. Clean up smoke damage and soot	
3. Repair water damage	
4. Clean your yard and outdoor play areas	
5. Residential pools	
6. Clean up fire retardants and residues	
7. Clean up lawns, gardens and vegetation	

Contact Information

Alberta Health Services,
Environmental Public Health, North
Zone
Call: 1-833-476-4743
Online Portal Request:
[https://ephisahs.albertahealthservices.ca/
create-case/](https://ephisahs.albertahealthservices.ca/create-case/)
Health Link: Call 811

Protect yourself and your family

1. Re-enter areas burned by wildfire safely

Do not re-enter any areas that were heavily damaged or destroyed by the wildfire until the area has been cleared by the local fire authority.

Once you are able to enter burned out areas safely, be very careful. Take basic precautions and be aware of hazards to your health and safety.

If you or your family becomes injured by fire debris, call Health Link at 811, consult your family physician or the local emergency department. You may need medical attention. Even if a dirty wound or puncture injury does not look severe, it could put you at risk for an infection or for tetanus if your immunization is not up to date.

What hazards should I watch for?

- Slip, trip and fall hazards from unstable structures, open pits or wet and slippery surfaces.
- Sharp objects such as nails, metal, concrete or wood debris.
- Ash, soot and demolition dust.
- Hazardous materials such as kitchen and bathroom cleaning products, paint, batteries, and fuel containers which have been partially damaged or destroyed.
- Confined or poorly ventilated areas where carbon monoxide may be present from the operation of pumps, generators, or pressure washers. **Be careful entering tight spaces.**
- Pesticides or herbicide containers potentially damaged or destroyed.
- Propane cylinders for heating or from BBQ.

What personal protective equipment (PPE) should I use to enter burned out areas?

Use PPE when entering your home. In particular, people with asthma or respiratory conditions should only spend short periods of time in these areas and wear respiratory protection.

Breathing protection:

- Use N95 rated masks to help filter out and reduce exposure to fine dust particles such as ash, soot, and other nuisance-type particles. A mask rated N95, when properly fitted (see next section below) will be more effective than a dust mask or surgical mask in blocking particles from ash.
- Look for “NIOSH 95” on the package. N95 means the mask blocks about 95 percent of particles that are 0.3 microns in size or larger.
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- Purchase N95 masks at hardware, safety/construction supply businesses and home improvement centres.
- Masks can add physical stress to a person by making it harder to breathe. Individuals who have any doubts concerning their ability to wear a mask should consult with their personal physician.
- If you cannot locate N95 masks, a well-fitting dust mask may provide some protection during cleanup. Many ash particles are larger than those found in smoke, and a dust mask can significantly reduce the amount of particles inhaled.

How to Self-Fit N95 Masks

- Always read and follow the manufacturer's directions when using a mask.
- The mask must cover both the nose and mouth to keep you from breathing in dust and ash.
- If the mask does not have a snug fit, it will not work properly. Correct fit of the respirator requires contact with smooth skin. Masks will not work properly for people with beards or facial hair.
- Always use both straps on the respirator to hold it in place to keep air from leaking around the respirator.
- Do a user seal check, including both positive and negative pressure checks, to verify that you have correctly put on the respirator and adjusted it to fit properly.
 - Negative pressure check - Place both hands completely over the respirator and inhale sharply. Be careful not to disturb the position of the respirator. The respirator should pull into your face. If air leaks around your face or eyes, adjust the nosepiece and straps and repeat the positive pressure check.
 - Positive pressure check - Put your hands over the respirator and breathe out sharply. If your respirator has an exhalation valve be sure to cover the exhalation valve when you exhale. No air should leak out of the respirator if the respirator fits properly. If air leaks out, re-adjust the nosepiece and straps and repeat the negative pressure check

Protective clothing, gloves and boots:

- Select "head-to-toe" protection based upon the situation and work to be done. Consider durability, including cut, puncture, abrasion and slip resistance.
- At minimum, wear long sleeve shirts, long pants, or coveralls, leather gloves and boots with thick soles to prevent punctures from sharp objects.

Eye, face and head protection:

- Wear safety glasses or goggles which provide wrap-around protection. Regular sunglasses are not sufficient protection.
- Protective helmets or hard-hats are recommended for clean-up of areas where there is a risk of falling debris due to structural damage to the home.

Hearing protection:

- Ear plugs or safety ear muffs should be used when operating heavy machinery or power tools.

If you would like more information about the health risks from wildfire smoke, please read [Wildfire Smoke and Your Health](#) available at www.albertahealthservices.ca/news/Page14070.aspx.

2. Re-enter your home safely

Return to your home only once your local authorities have said it's safe to do so.

Do not enter your home if:

- There is any danger of a structural failure or collapse. Check for any visible structural damage to your home that was caused by this fire.
 - Roofs and floors may be damaged and subject to collapse.
 - The foundation of your home and any brick or cement fireplace chimneys can be severely damaged by the heat from this fire.
 - The concrete foundation of your home may be cracked and leaning or looking like it will actually fall down. It is a very unsafe place for you to be trying to retrieve any items or even to climb down to try to see what damage may have happened. Take all appropriate precautions to protect yourself and family.
- You detect or suspect any source of heat or smoke. Notify the fire department as soon as possible to deal with any hot spots.

Use these tips to protect yourself and property once in your home:

- Wear the appropriate PPE including masks, gloves and boots.
- Try to return to your property during daylight hours.
- Enter your home with extreme caution. Use flashlights. Turn the flashlights on before you enter your home. Don't use any existing electrical light switches to avoid creating any sparks that could cause a secondary fire or explosion if there is a gas leak somewhere in your home.
- Never try to turn utilities back on until they have been checked first by your local utility provider and they have told you it is safe to do so. It is possible that your municipality and utility service providers may have had to turn off the supply of natural gas, electricity and drinking water as a result of this fire.
- Do not try to use any electrical appliances or power in your home or garage that may have come in contact with fire, water, or fire retardant until they have been checked and cleared for use by a qualified electrician.
- Turn off all of the valves on a propane tank system and leave valves closed until the supplier inspects your system.
- Visually check the stability of the trees around your property. Look for damage on the tree trunk or for visible damage of burned tree roots. Any trees that have been damaged by fire may soon become another hazard. They will need to be cut down and removed.
- Avoid contact with damaged or fallen power lines and power poles. There may be hidden electrical hazards.
- Watch your pets or other domestic animals closely and keep them under your direct control at all times.

- Wet down any remaining fire debris to minimize health impacts to you and your family from breathing soot and ash particles left by the aftermath of this fire. **Do not** wash the fire debris into the street.
- Impacted sites will likely smell very smoky for a number of days, and there may be soot and ash, as well as fire debris all around your home and yard.
- If you or any of your family members have breathing difficulties or asthma, take all appropriate precautions to protect yourself.
 - Call Health Link at 811 or consult your family physician for any required medications or extra precautions you may need at this time.
 - Lingering smoke and fire ash at your home and yard can temporarily worsen your personal respiratory issues.
 - Further information on [ways to lower smoke exposure from fires](https://www.albertahealthservices.ca/news/Page14070.aspx) is available here: www.albertahealthservices.ca/news/Page14070.aspx.

3. Be careful when near fire retardants and fire residues

- Fire retardant contains ammonia which can
 - sting eyes, cuts, scratches or sunburnt skin
 - irritate intact skin
 - cause coughing/wheezing
 - cause gastrointestinal symptoms such as nausea, vomiting and diarrhea if ingested.
- Soot and ash can cause symptoms including:
 - eye and skin irritation
 - respiratory issues

These symptoms may be significant depending on the type of soot/ash, amount of exposure, and underlying respiratory conditions.

- Smoke can irritate the skin, nose, throat, lungs and eyes and can cause coughing and wheezing. For more information on health effects from wildfire smoke, please see [Wildfire Smoke and Your Health](#).
- Flush your eyes thoroughly with water and/or skin thoroughly with water and a gentle soap solution if contact with fire retardant, soot, ash or smoke.
- If you have respiratory symptoms such as coughing, move away from the area, take any prescription inhalers as directed, and if you are having trouble breathing, seek medical attention promptly.

Fire retardants and your pets

- Thoroughly shampoo any pets that have been exposed to smoke, soot, ash or fire retardants.
- Absorb any puddles generated from shampooing with soil/sand.
- Ensure animals do not ingest water from puddles containing fire retardants or fire residue.
- If your pet appears to be ill from ingesting fire retardants or fire residue, take them to a veterinarian.

4. Review your insurance information or other options

If you are insured:

- Contact your insurance company/ broker as soon as possible. The sooner the insurance company is notified, the quicker your insurance claim can be processed.
- Take plenty of pictures of the damage to your home and property. This will help with your insurance claim.
- Work with your insurance company agent to find out what is covered, what is not covered and what may be subject to further discussion.
- Work with your insurance company and their accredited fire restoration companies to try to restore or rebuild your home.
- Try to create an inventory of household items, both inside and outside the buildings, which have been damaged by fire. Photograph or videotape the damage as much possible. Do not throw away any damaged goods until after the inventory is made by the insurance assessor.

If you are not insured:

Check with your local, private service organizations to see what help you may be eligible for:

- Canadian Red Cross
- Salvation Army
- Local religious organizations
- Provincial or municipal emergency social services
- Non-profit crisis centres
- Your municipal emergency coordinator

If your house has a mortgage, call the bank or company that holds this mortgage to let them know as soon as possible.

Restoration Contractors

- As much as possible, work with and through your insurance company. They will know reputable restoration contractors that can help you and that know the proper standards to follow.
- If you decide to choose your own restoration contractor, check their references and certifications.
- If anyone in your family is sensitive to chemicals or mold, you need to let the restoration contractor know that so that they can take all necessary precautions.

- If there are questions or issues arising, contact the Service Alberta Consumer Contact Centre (toll free number is 1 877 427 4088). They can help provide you with more information about various consumer issues.

Use water safely

1. Flushing Your Water System Before You Use It

Prior to using your water system, it is recommended that you flush your water system to remove all stagnant water from the water lines. Follow this procedure even if the boil water advisory is still active upon your return home. Repeat flushing once the boil water advisory has been lifted.

- Run all cold water taps for at least 5 minutes before you use them
- Run all hot water taps for at least 5 minutes before you use them (even if the water is not hot).

2. Using Water Safely in Your Home During a Boil Water Advisory

Your home may be under a Boil Water Advisory. The following information explains how to use the water safely for you and your family.

What is a Boil Water Advisory?

A Boil Water Advisory is issued when harmful germs (e.g., E. coli bacteria, Giardia parasite) may be in a drinking water supply. Drinking water contaminated with these germs can make people and animals very sick. Boiling will kill the germs and make the water safe to drink.

When a Boil Water Advisory has been issued, how do I use water?

When a Boil Water Advisory has been issued, don't use the water to:

- Drink, make juice, brush teeth
- Cook, make ice, fill a wading pool
- Make baby formula, wash fruits and vegetables, give to your pet

While a Boil Water Advisory is in effect, use boiled water, bottled water, or water from another safe public supply not affected by the advisory. Throw away any ice in your freezer made with the water and sanitize the ice cube trays (see below). Make ice with boiled water that's been cooled.

What if I have a weak immune system?

If you have a weak immune system (immunocompromised), ask your doctor what to do while a Boil Water Advisory is in effect. You might need to use boiled or bottled water to drink and cook with all the time.

What's the right way to boil water?

You need to boil tap water before it's safe to drink, use, or store. To do this:

1. Fill a pot or kettle with tap water and heat it on the stove until it reaches a full boil. You can also use an electric kettle to do this.
2. Bring water to a rolling boil for at least one minute.
3. Turn off the heat and let the water cool. Once cool, put the water in a clean, disinfected container.

Only boil as much water as you can safely lift without spilling. Put the pot on the back burner. Be careful not to burn yourself or your child.

Can I use bottled water or buy water from self-serve water dispensers?

Sometimes you can use bottled water, but it depends on when and how the water was bottled. Bottling plants and/or water dispensers that use local water must treat the water to remove harmful germs. Check with an Environmental Public Health Office in your area about bottled water brands or water dispensers that have been treated so the water is safe. You can also use water bottled from another public water supply not affected by the advisory.

Is the water safe to use in water play areas?

No. The water is not safe to use in water play areas because there's a risk of people swallowing it and getting sick.

Are there ways to make water safe for other uses?

Water can be made safe from harmful germs for other uses:

- By adding chemicals (e.g., bleach). This water isn't safe to drink, but you can use it for cleaning dishes or areas in your kitchen (e.g., countertops).
- With heat.

Further information on using disinfectants to make water safe is available here:

<https://myhealth.alberta.ca/Alberta/Pages/Using-disinfectants-to-make-drinking-water-safe-when-you-cant-boil-it.aspx>

Personal Hygiene

Can I use the water to wash my hands?

While a Boil Water Advisory is in effect, you can use the water to wash your hands. Wash your hands with tap water and soap, making sure to lather for at least 20 seconds. Rinse your hands well with running water and dry

them with a paper towel. After you dry your hands, use an alcohol-based hand sanitizer with more than 60% alcohol.

Can I take a bath or shower?

Healthy adults can take a bath or shower while a Boil Water Advisory is in effect. Don't swallow any water. An older child can take a shower with a hand-held showerhead, but don't spray any water near the face. Give your baby or young child a sponge bath to make sure he or she doesn't swallow water.

If you have an open wound, cut, blister, or a recent wound from surgery, use boiled or bottled water so you don't get an infection.

Can I brush my teeth?

To brush your teeth while a Boil Water Advisory is in effect, use boiled water that's been cooled, bottled water, or water from another safe source.

Can I wash my laundry?

While a Boil Water Advisory is in effect, you can continue to do your laundry as you normally would.

Cooking and Cleaning

If I have a water filtration device, is the water safe to drink or cook with?

If you have a water filtration device, do not use the water while a Boil Water Advisory is in effect. Many filtration devices don't remove harmful germs.

Can I drink coffee made with untreated water?

While a Boil Water Advisory is in effect, you can use your coffee maker if it heats water to a minimum of 70 °C. Most germs are killed at this temperature. Test the coffee temperature with a thermometer. Let the coffee sit in the pot for at least five minutes before you drink it. If your coffee maker doesn't heat the water to at least 70 °C, use bottled or boiled water to make coffee.

Can I wash dishes by hand?

While a Boil Water Advisory is in effect, wash and rinse dishes with hot water as you normally would. After dishes have been rinsed, they will need to be sanitized to reduce germs to a safe level. To do this, soak your dishes for at least two minutes in a bleach solution. To make a bleach solution, add 10 mL (2 tsp.) of liquid, unscented bleach (5.25% sodium hypochlorite) to 5 litres (20 cups) of warm water. Let the dishes air dry completely.

Can I use my dishwasher?

You can use your dishwasher if it works well and has a hot temperature setting or sanitizer cycle.

If your dishwasher doesn't have a hot temperature setting:

1. Stop the dishwasher at the rinse cycle.
2. Add 20 mL (4 tsp.) of liquid, unscented bleach (5.25% sodium hypochlorite).
3. Restart the dishwasher.
4. Let the dishes dry completely on the heated dry cycle.

How do I sanitize my countertop, cutting board, or other kitchen surfaces?

Wash kitchen surfaces with soap or rinse and sanitize with a bleach solution. Make a new bleach solution every day so it works well to kill germs. You need to do this because bleach breaks down quickly once it's mixed with water.

To make a bleach solution, add 5 mL (1 tsp.) of liquid, unscented bleach (5.25% sodium hypochlorite) to 1 litre of room temperature water (must have been boiled, bottled, or hauled). Spray or pour the solution on surfaces that food will touch and let it sit for at least 2 minutes. Don't use vinegar to sanitize because it doesn't kill germs.

2. Storing water during a boil water advisory

You may need to store water for use while a Boil Water Advisory is in effect. The information below provides on storing water safely.

What types of containers can I use to store water?

Store boiled water in clean, disinfected, plastic, food-grade bottles or containers. Make sure they're airtight, sturdy, and won't break easily. You can buy containers at department or camping supply stores, or use clean, disinfected 2-litre plastic pop bottles with tight-fitting screw caps to store water.

If you're storing a lot of water (e.g., in 10-litre or 18-litre water containers), make sure everyone in the home can lift the full containers. One litre of water weighs about 1 kg (2.2 lbs).

What types of containers can't be used to store water?

Don't store water in:

- Containers that were used to hold chemicals (e.g., bleach, laundry detergent).
- Milk or juice containers made of plastic or cardboard.

How do I clean and disinfect water storage containers?

1. Wash out the storage containers with hot, soapy tap water and rinse them.
2. Mix 5 mL (1 tsp) of unscented, liquid household chlorine bleach (5.25%) with 1 litre of safe water (boiled or bottled water). Don't use bleach that is scented, colour-safe, or with added cleansers.
3. Pour the bleach and water mixture into the container. Close the container and shake it well for 30 seconds.
4. Pour out the mixture and rinse the container with safe water.

How much water do I need to store?

Store at least a three-day supply of five litres of water per day for each person or pet in the home. This would mean at least 15 litres of stored water for each person or pet. If you can, store a two-week supply, which would be about 70 litres per person or pet.

How do I store water?

Store water in a cool, dark place. Put the containers in dark, plastic bags to keep the light out.

You can store treated water in well-sealed containers for 6 months. Write the fill date on the containers so you know how long they are safe to use.

Commercially-bottled water is safe to keep for one year if it's in the original, sealed container. Use all the water in one bottle before you open another one. Check the expiry date before you use bottled water.

3. What to do after the Boil Water Advisory is lifted

Once the Boil Water Advisory is no longer in effect, you need to flush, clean, and sanitize:

- Water pipes
- Water treatment devices
- Plumbed appliances
- Water storage facilities

Before you use water in your home:

- Remove all aerator or screen devices from faucets.
- Run hot and cold water faucets for at least five minutes before you use them.
- If you live in an apartment or condominium, run all faucets for at least five minutes, until the water is clear and any air in the plumbing has been released.
- Rinse out any sediment or debris from the aerator or screen devices and put them back on the faucet.
- Flush, clean, and sanitize appliances with water line connections (e.g., fridges with water and ice dispensers) following manufacturer's instructions.
- Disinfect water filtration devices following manufacturer's instructions.

- Run your water softener through a regeneration cycle following manufacturer's instructions.
- Replace filters on any tap water filtration devices, and flush the fixture according to the manufacturer's directions
- Hot water heaters and hot water heating systems may require that some water be drained to get rid of any sediment.
- If your hot water heater was set below 45 °C, drain and refill the tank.

4. What to do with your private well or cistern:

Your well or cistern may be physically damaged and your water supply may be contaminated by harmful germs (bacteria) due to a loss of pressure. Conduct a physical inspection of your well or cistern and test your water for bacteria before you begin using it.

Don't drink untreated water until you get your test results back. Use the water as if a Boil Water Advisory is in effect. . More information is available in Section 2 above.

Check for damage in the water system components, including:

- Power supply
- Above-ground piping or the cistern
- Water treatment equipment
- Well cap or cistern lid

If you see any damage, contact the appropriate licensed contractor to repair the damage.

Test your water supply:

Contact Environmental Public Health, North Zone at 1-833-476-4743 to find out where to pick up water sample bottles and drop off water samples.

Information on how to collect a water sample is available at:

<https://myhealth.alberta.ca/alberta/pages/Bacteria-Testing.aspx>

Information on how to understand your Drinking Water Bacteria Testing Results is available at:

<https://myhealth.alberta.ca/alberta/pages/Understanding-drinking-water-bacteria-testing-results.aspx>

If your water supply is contaminated:

If your water supply is contaminated, you will need to shock chlorinate your well and/or clean and disinfect your cistern.

Information on shock chlorinating your well is available at: <http://aep.alberta.ca/water/education-guidelines/working-well/documents/Issue3-ShockChlorinatingWell-FS-Aug2015.pdf>.

Information on Cleaning and Disinfecting Your Cistern is available at: <http://www.albertahealthservices.ca/assets/wf/eph/wf-eh-how-clean-disinfect-cistern-fmm-fire.pdf>

Restore your home

1. Discard items impacted by smoke, heat, ash and chemicals

Food, medicines, cleaners, cosmetics and other toiletries can be damaged by heat, smoke and lingering chemical residues.

There will be items that, after inspection of your fire-damaged home, need to be properly disposed of. Before disposing items, make sure that you inventory those items as part of your fire insurance claim.

Foods

- Take stock of the foods in your home that you are able to see.
- For insurance purposes, take plenty of photos and write down an inventory of the contents of your fridge(s) and freezer(s).
- Your fridge and freezer may have been without power for some time now and could smell.
- Check the food in your home and **discard**:
 - Food stored in the refrigerators, coolers and freezers IF the temperature was greater than 4°C **at any time**. Please note that the temperature may have exceeded 4°C when the power was disrupted and then returned to 4°C.
 - Any food that has spoiled, even if the cooler remained at 4°C at all times.
 - Open foods.
 - Fire or smoke damaged foods like dry goods (i.e. flour, sugar, spices, etc.) even if the package isn't open.
 - Unrefrigerated raw vegetables or fruits.
 - Foods that were stored in porous containers (e.g. cardboard, foam containers, etc).
 - Canned food where the can is bulging, rusted or dented.
 - Jarred foods, as the heat from the fire likely compromised the safety seal.

Be safe. If in doubt, throw it out.

- Clean and disinfect all canned foods before opening to make sure that the contents aren't contaminated.

- Contact your insurance company to see if you need to replace your fridge or freezer, or if you have coverage for a new fridge or freezer. Follow the **Country of Grande Prairie Re-entry Information Package** guidelines for discarding fridges and/or freezers, if required.
- If you are keeping your fridge or freezer, clean, disinfect, and deodorize your fridge and freezer once you have discarded the spoiled food. To do this:
 1. First unplug the fridge and freezer.
 2. Rinse or blow out the coils and compressors on the fridge and freezer.
 3. To clean the inside, use soap and water and then rinse with clean water.
 4. Sanitize the inside with a bleach/water mixture made by mixing 1 teaspoon of ordinary household bleach for every 4 cups of water.
 5. Leave the doors of the fridge and freezer open to help them dry out.
 6. Once the appliance is dry, reconnect the power.
 7. Wait until the inside temperature of your fridge has reached 4C before restocking it with food.
 8. Wait until your freezer temperature is at -18C before restocking it with food.

Medications and Toiletries

- For insurance purposes, take plenty of photos and write down an inventory of the contents of your medicine cabinets and cupboards.
- Discard any medicine, cosmetics and toiletries exposed to smoke or high temperatures, even if the package isn't opened.
- Follow current local guidelines on where medicines and other chemicals may be discarded.

2. Clean up smoke damage and soot

There may be smoke damage and soot in your home after the fire. Contact your insurance company and fire restoration company as soon as possible. The fire restoration contractor will be able to give you more information about:

- How to prevent further damage,
- Help you determine which things can or cannot be properly cleaned,
- Help to thoroughly clean and deodorize your home before you move back in.

As with hiring any service, be clear ahead of time whether it is you or your insurance company that will pay, get estimates in writing, and get a referral from your insurance company or other customer if possible.

If you don't hire a fire restoration company, you can do things like:

- Use PPE as appropriate, such as masks, rubber gloves, rubber boots, long sleeved shirt and pants.

- Contact the local landfill to determine where and how hazardous materials, including ash, should be disposed.

Exterior

- Use a hose, sprayer or pressure washer on the exterior of your home, driveways, walkways, vehicles, patios, decks and outdoor furniture. Rinse off air intakes and air conditioners. Be sure NOT to use air hoses or leaf blowers — you do not want to drive more contaminants into your house.
- **Be careful when using pumps, pressure washers or generators in enclosed spaces.** Carbon monoxide may be present in confined or poorly ventilated areas where from the operation of pumps, generators, or pressure washers.
- Attic insulation can retain smoke odours, and you may wish to consider replacing it.
- If you have a private septic system, check the area around your system for damage, like sewage leaks. Contact a sewage disposal professional if you find damage to your septic system.

Air Circulation

- Get the air moving inside your house by using a fan and open your windows, providing there is no smoke or air quality advisory for your neighbourhood**.
- ****Note:** When demolition activities are more likely to produce airborne ash:
 - Stay indoors
 - Close all external doors and windows
 - Turn off the ventilation as much as possible for air conditioners and furnaces.
- Replace your furnace filter.
- The use of humidifiers can reduce how much ash becomes air-borne.
- Have a professional do a cleaning on your ducts and air conditioning system.
- Ozone generators do not function as “air cleaners” despite advertising claims.

Interior Surfaces

- Wash all interior surfaces with mild detergent or appropriate cleaning solution and rinse thoroughly. Include the inside of closets, cupboards, drawers and other locations if there is any ash, dust or the odour of fire.
- Wash interior of windows thoroughly.
- Wet wiping or mopping is safer and more effective than dry or dust mopping. Change the water if it gets dirty and dispose of the solution out of the house.
- Only vacuum with a unit which has a “HEPA” filter which can catch ash particles. Using unfiltered vacuums vacuums will just move the ash around the house. Change your HEPA filter frequently.

- Ash left in place is reduced into smaller particles and becomes harder to remove from carpets and surfaces.
- Wash and clean all ash-contaminated household items with mild detergent, changing the water frequently.

Fabric, carpets and clothing

- Soot is oily and can stain carpets, curtains and soft furnishing. It must be removed before you try to clean or deodorize those items.
- Steam clean carpets, drapes, curtains and furniture, changing the water frequently.
- Launder or dry clean all affected clothing and other materials. You may have to run numerous rinse cycles to extract all materials. Consider doing this laundering off-site using a machine tagged for heavy contaminants at a laundromat. These are usually marked as “oilers.”

Electronics

- It is recommended that you carry all electronic equipment outside and “blow out” the components with an air hose, before using. Ash can cause static charges.
- Consider unplugging, rolling out and either blowing out or rinsing the coils and compressors on your refrigerators and freezers (they must dry completely before repowering).

3. Repair water damage

If your home was damaged by water, you will need to get rid of all excess water to prevent potential for mold growth.

- Before starting any work, ensure proper PPE is worn, such as a mask and rubber gloves.
- To help prevent mold growth, any water-damaged or water-stained surfaces and appliances should be checked for damage. Clean the affected areas using warm water and soap first. Then disinfect the surfaces with a 1:10 parts household bleach to water solution (1 tsp bleach in 750 ml of water or 1 capful bleach in 1 gallon of water).
- Dry all wet items as soon as possible.
- Wet or waterlogged carpeting should be dried as quickly as possible and any underlay should be removed. Steam cleaning carpets with a disinfectant should be adequate.
- You may need to use a dehumidifier to help to remove excess moisture from the air inside your home.
- Let your insurance company and restoration contractor know as soon as possible if you find any visible mold growth or smell mold inside your home.

If you discover a small amount of mold (typically under 10 square feet), and you wish to complete the work yourself, more information is available here:

https://myhealth.alberta.ca/alberta/Alberta%20Images/abflood2013/Steps_to_Mould_Remediation_for_Private_Homes.pdf

4. Clean your yards and outdoor play areas

Your yard and surrounding areas may be impacted by fire ash and soot. These materials will contain polycyclic aromatic hydrocarbons (PAH,) as well as heavy metals. A fire restoration contractor will be able to provide clean-up services.

If you decide to manage this yourself:

- Use PPE as appropriate, such as masks, rubber gloves, rubber boots, long sleeved shirt and pants.
- Wet down remaining fire debris. **Do not** wash the fire debris into the street.
- Scrape up fire ash and soot remaining on your property as much as possible, place it in plastic bags or other containers that will prevent it from being disturbed, and take it to a landfill.
 - If your home/property was totally destroyed by fire then the restoration company will look after this for you as they begin the demolition and recovery process.
- If you choose to remediate lawns, you can re-sod or reseed grassy areas.
- Consider adding new, clean soil to gardens if you suspect or know the area was impacted.
- For children's play areas and equipment, clear away any debris and ensure water that may have been used in the fire is gone.
- If there is fire or structural damage to play equipment, consider blocking access to the area until play equipment is repaired or replaced.
- Use mild detergent and clean water to wash children's outside toys, play equipment, and recreational equipment.
- Sand, gravel or other loose materials placed beneath playground equipment should be removed and replaced whenever there is visible presence of ash, silt and small debris.
- If you suspect or know a sand box was impacted by fire or firefighting materials, the sand should be replaced.

5. Residential Pools

Wildfire may impact residential pools and make them unsafe to use. There may be structural damage to the pool basin or damage to equipment. Ash, soot, and chemicals used to fight the fire may have impacted the quality of water. If the pool water was not circulating or was not treated, harmful bacteria may have grown in the stagnant water. It is recommended that you work with a pool service company to restore your swimming pool and ensure it is safe to use. Additional information can be found on the [Alberta Health Services Environmental Public Health Website](#) or by contacting Environmental Public Health directly.

Small whirlpools (hot tubs) should be drained, scrubbed clean, and re-filled. Balance the water prior to using the whirlpool.

6. Clean up fire retardant and residue

Some fire retardants can make people and pets sick if ingested. Fire retardants can cause eye irritation, dry skin, and stinging to cuts and scrapes on your skin. Consult your family physician as soon as possible if you experience any reaction to these products.

If your home was sprayed with fire retardants or was impacted by windblown fire retardant, these products need to be removed from the outside siding and roof of your house, your vehicles, and any outside toys, furniture, tools etc. A fire restoration contractor will be able to help you with this.

If you decide to manage this yourself:

- Wash down your home's roof and siding, vehicles, and outdoor patio furniture with clean water.
- To clean windows and glass, use clean water and a razor blade tool to help to remove the sticky residue.
- Rinse retardant off vegetation.
- **Never use bleach**, as the reaction between bleach and the fire retardants will produce harmful and explosive gases.
- Use mild detergent and clean water to wash children's outside toys, play equipment, and recreational equipment to remove any residual fire retardant.
- Keep your pets and children away from any water pooling from these cleaning activities.

7. Clean up lawns, gardens and vegetation

- Absorb any standing water containing fire retardant materials with soil or sand
- Regularly wet down your garden and lawn until the smoke and ash have been diluted and/or reabsorbed into the air. Ash and soot on vegetation will continue to emit smoke odours for some time.
- Rinse fire retardant off vegetation such as trees, shrubs and plants, if possible.
- It is not safe to eat fruits or vegetables that were growing above ground during the fire
- It is not recommended that you eat vegetables growing below soil that was affected by fire

For additional information on wildfire recovery please go to the following Environmental Public Health website: <http://www.albertahealthservices.ca/eph/page14085.aspx>

For more information, please contact Environmental Public Health: 1-833-476-4743

Online Portal: <https://ephisahs.albertahealthservices.ca/create-case/>

FIRE-16-001
Created: May/16
Revised: May 10/23
11:00

Insurance During Wildfires

During major wildfires, insurance companies may initiate temporary limitations on the sale of new policies in areas under imminent threat.

Consumers who want to change their coverage levels during a wildfire may face difficulties. **However, renewals of existing policies will continue to take place, regardless of the wildfire threat.**

Many policies include a 'Declaration of Emergency Endorsement', which extends the expiration date of policies when an emergency is declared by government, and ensures that the existing policy stays in force until an emergency order is terminated.

It's important to remember that the purpose of insurance is to protect you from unforeseen events. It is important to have coverage year round, and not wait for wildfires to occur before trying to secure insurance protection for your home and property.

Some examples of the limitations/restrictions that may be put in place for areas facing a threat from wildfire include:

- New policies
- Deductible changes
- Alterations to insured limits
- Major changes to existing policies

Since these restrictions are temporary, they do ease as the threat decreases.

Does a Provincial State of Emergency impact everyone's ability to obtain a new insurance policy?

No. If a "State of Emergency" is declared by the province, only the areas that are under imminent threat are commonly subject to temporary restrictions or limitations on the sale of new coverage.

If you are considering, or are in the process of buying, a new home in an area currently deemed at risk from wildfires:

- ▶ Consider adding a condition 'subject to property insurance' clause in the offer
- ▶ See if you can delay the possession date, until the threat passes and coverage can be placed on the policy
- ▶ Shop around. Insurers have different limitations/ restrictions for properties in threatened areas
- ▶ Ask your broker or agent what options may be available to secure insurance for the home
- ▶ Ask if you can add the new home onto your existing policy, instead of trying to secure a new insurance policy with a different provider.

More insurance questions?

Call your insurance representative, visit ibc.ca/bc or contact IBC at **1-844-2ask-IBC** (1-844-227-5422) or AskIBCWest@ibc.ca
[@insurancebureau](https://www.instagram.com/insurancebureau)






What to Do After Disaster Strikes



Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

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This information is accurate as of June 2022.



After a disaster hits your home or place of business, you might have no water, no electricity, no gas and no phone service for days. Or you may need to temporarily relocate. **What do you do? This guide helps answer that question.**



Stay Safe

Local officials will let you know if you're allowed to return home after a disaster. **Never enter a building if you hear it shifting or making unusual noises.** If you're concerned about the structural safety of your home, it's best to seek alternative shelter and wait for a building inspector or contractor to check your home and declare it safe before you enter.

If your home is safe to enter, don't turn off utilities such as water or gas unless pipes or appliances are damaged or leaking. If you do turn them off, don't turn them back on. Wait for a qualified technician to do so.

Insurance letter requirements

You need to submit a letter from your insurance company. The letter must be on official letterhead, be signed by an authorized agent, and include the following:

- Name(s) of the insurance policy holder(s).
- Policy and/or claim number.
- Name, phone number of the insurance broker or agent.
- Date of loss.
- Date on which the broker or agent was notified of the loss.
- Address of the damaged property (legal land descriptions) for all affected sections of land.
- Type and cause of the damage or loss.

Your insurance letter must also include a clear indication of what was covered and what was not covered and why along with:

- A complete list of what damages were covered, including settlement amounts for all equipment and property.
- Any damages not covered should be outlined, including the reason that part of your claim was denied.
 - Was part of your claim denied because the damage was due to flood?
 - Was part of your claim denied because you did not have a sewer back-up endorsement, or because the sublimit on your policy was reached?

Frequently Asked Questions

Aerial Fire Retardants and Return to Your Home Following a Wildfire Evacuation

May 2023

This information is for residents and property owners who are returning to their property after a wildfire evacuation. This information was prepared by Alberta Health Services' Public Health team, in consultation with the Medical Officer of Health Team.

About aerial fire retardants

What are aerial fire retardants?

- Aerial fire retardants are substances that are dropped from aircraft outside the fire perimeter to help stop or slow the spread of fire
- These fire retardants help to create a barrier between sources of fuel such as vegetation and the fire
- The non-flammable coating created by fire retardants helps to cool the fire, insulate its fuel, and suffocate the fire by starving it of air
- Fire retardants are a liquid when aurally dropped from aircraft

What is in aerial fire retardants?

Most aerial fire retardants are made up of:

- Ammonium phosphates (e.g. ammonium polyphosphate)
- Thickening agents (e.g. natural gum)
- Colourants (often red, so fire crews can see where it was applied)
- Attapulgus Clay (flame retardant)
- Iron Oxide (flame retardant, smoke suppressant)
- Spoilage/corrosion inhibitors (e.g. sodium hexacyanoferrate)
- Water

Do aerial fire retardants contain household flame retardants?

- No. Aerial flame retardants do not contain brominated compounds, hexabromocyclododecane, polybrominated diphenyl ethers, organophosphates, or tetrabromobisphenol A, all of which can be found in household products and may be harmful to health

Why are aerial fire retardants used?

- Aerial fire retardants are a tool used to prevent the spread of wildfires
- They can help to protect people, property, the environment, and the economy

Frequently Asked Questions

Aerial flame retardants, your health, and the environment

What are the health risks of aerial fire retardants?

- Aerial fire retardants do not pose a significant risk to your health
- Aerial fire retardants are not known to be carcinogens (do not cause cancer) and do not contain heavy metals
- None of the raw materials used in the production of fire retardant are listed on the Canadian Toxic Substances list
- Aerial fire retardants are not known or suspect to be a risk to pregnant or breastfeeding women
- Aerial fire retardants may cause skin or eye irritation with prolonged contact

What are the first-aid measures for aerial fire retardant exposure?

- If skin irritation occurs, wash skin with plenty of water. If irritation persists, please call HealthLink at 811 or seek medical attention.
- If fire retardant gets in your eyes, rinse cautiously with water for several minutes. Remove contact lenses if present and easily able to do. Continue rinsing. If irritation persists, please call HealthLink at 811 or seek medical attention.
- If fire retardant is ingested, do not induce vomiting. Please call HealthLink at 811 or seek medical attention.

What happens if my animals eat aerial fire retardant?

- Reports have shown no adverse effects on domestic animals that ingest small amounts of fire retardant
- Please contact your veterinarian for more information

What are the environmental risks of aerial fire retardants?

- Fire retardants have minor effects of the environment
- Fertilizer-like components may lead to growth of algae (eutrophication) in watersheds if applied nearby (pilots try to avoid applying retardants near waterways)
- The growth of certain types of plants may be inhibited until the retardant washes away

Aerial fire retardants on your property

How do I know if my property has aerial fire retardant on it?

- Fire retardants are usually red in colour (though red colour breaks down when exposed to sunlight). Look for red coatings or liquids that are unusual for your property
- Contaminated water may have an unusually salty taste or smell terrible

Frequently Asked Questions

How should I remove or dispose of aerial fire retardants on my property?

- Fire retardants are water-soluble and able to be washed off with little effort prior to drying. Once dried, they may form a film that tends to hold to surfaces. To remove from surfaces, you may need to use some scrubbing or power washing. A mild soap/surfactant-containing product can assist in removal. Wear eye protection and gloves while washing fire retardants away to avoid skin irritation.
- Dispose of garden produce and drinking water that has been contaminated.
- Avoid the harvest of country foods for consumption (i.e. berries, mushrooms, or herbs) that have been contaminated.
- Thoroughly rinse and clean any cisterns or drinking water sources to remove fire retardants (it is important to remove precipitants on tank bottoms).
- Thoroughly rinse and clean surfaces that drain into drinking water sources as well.
- Clean sand boxes, outdoor toys, and pools where children might inadvertently ingest residual fire retardant through hand-to-mouth contact and play.

For questions about exposures to aerial fire retardant on your property, please contact HealthLink at 811.

✓ Last-Minute Checklist for Protecting Your Home and Property from Wildfire



Evacuation Tips

Monitor conditions and follow the advice of local authorities. **If ordered to evacuate, do so immediately.**

Review your evacuation plan for your family and pets.

- Visit www.getprepared.gc.ca for helpful tips and evacuation plan templates.

Have your “**ready to go kit**” (emergency kit) ready and stocked with cash, portable radio, prescription medications, eye glasses, change of clothes, pet food, flashlights and batteries, etc. Make sure your phone numbers, insurance information and other important documents for your go bag are current.

- Visit www.getprepared.gc.ca for a more complete list of emergency supplies.

Before evacuating:

- Turn off air conditioning.
- Turn off your electricity and gas.
- Close all doors, garage doors and windows. If weather seal or doors have gaps, seal with duct tape.



Quickly address outside surroundings

Complete a scan around your home and property and take steps to remove combustibles.

Remove leaves, pine needles and other debris from your roof and gutters.

Mow grass and weeds within 10 metres of the house to 10 centimetres in length, or less.

Clear all dead plants, leaves, and weeds within 10 metres of your home. Maintain a 1.5 metre non-combustible zone around your home and deck by sweeping or raking down to mineral soil, rock or concrete.

Move combustible items, such as toys, patio furniture, cushions, decorative items, firewood, and potted plants, that are on and under your deck and within 10 metres of your home. Move all combustible items into your home or garage.

If you have a propane tank located on your property:

- Propane tanks should be moved to 10 metres away from structures.
- Remove weeds and other debris from area around large stationary propane tanks so there is no combustible material near tank.

If you have a combustible fence that attaches to your home:

- Secure gate in an open position.
- Clear vegetation and debris along both sides of combustible fence lines.



Check around the house

Check vents on roof, foundation and exterior walls to prevent embers from entering your home.

Check your attic and foundation (crawl space) vents to see if they are screened and in good repair. Use duct or metal tape to temporarily cover damaged vents and those with 3 millimetre mesh screening.

If you store cardboard boxes and other easily ignited materials near a vent in your attic or crawl space, move them as far away as possible from vent(s).

- Another option is to place tape over vent(s) at these locations. Be sure to remove tape when you return home.

Cover dryer vents and wall-mounted make-up air openings for furnaces with a plywood cover, metal tape or duct tape.



Visit www.firesmartcanada.ca for additional resources and information.



Make the Call

- After you've determined that you and the members of your household are safe, **contact your insurance representative as soon as possible.** Most insurers have 24/7 claims reporting. Provide as much detail as you can about the damage to your property and include photos of the damage. Ask for a claim file number.
- Your insurer will assign a claims adjuster. They will coordinate to survey the damage to your property and settle your claim. The claims adjuster can also provide guidance and answer questions about the claims process and settlement.
- Be sure to raise any questions you have regarding deductibles, coverage limits or repairs.
- If you're unable to reach your insurance representative, contact your insurer's claims department directly. If your policy was lost or destroyed in the disaster, ask your insurance representative for a copy of your policy.
- If your home is unfit to live in, speak to your insurance representative about what **additional living expenses your insurance covers** and for what period of time. Keep receipts for additional expenses such as meals and hotel stays.

- Provide both your insurer and insurance representative with every phone number and email address where you may be contacted. If you must leave your home, post this information visibly on your property so that authorities or insurance representatives on the scene can reach you.



Document All Damage and Prevent Further Damage

- Take steps, when safe to do so, to prevent further damage to your property. For example, cover furniture with tarps and board up broken windows as soon as you can – even if you haven't yet met with a claims adjuster. **Under your policy, it is your responsibility to take action to minimize further damage to your property and its contents.**
- **Take numerous photos** and/or videos to document how things look before you begin cleanup or temporary repairs.
- **Create an inventory of what was damaged or lost**, including item descriptions and their estimated cost. The more detailed your list is, the better.

- **Salvage whatever you can.** Unless damaged items pose a health hazard, keep them – the claims adjuster may want to see them. Make sure to photograph all of the items that you dispose of.
- **Keep receipts for cleanup and repair expenses.**
- **Make copies of all documents**, receipts, photos and videos that you give to your insurance representative. Document the date and time of every call or correspondence with the adjuster and insurance representative.



Clean Up and Repair

- **Maintain good hygiene and safety practices during cleanup efforts.** To avoid injury, be sure to use appropriate protective gear.
- Throw out any food, including canned items, that has come into contact with floodwater or has been exposed to smoke, heat or soot. **Check refrigerated and freezer foods for spoilage.** Keep a list of any food items you throw out and take photos of them to share with your insurance claims representative.

- **Be cautious when signing repair contracts.** Contractors should be licensed and/or certified, insured and reputable. If you get estimates from different contractors, be sure to check references and credentials. **Discuss payment terms before you sign anything.** Your insurer will likely provide a list of preferred contractors to handle specific types of loss; for example, water damage or fire.
- **Ask contractors to provide written contracts containing detailed work descriptions** and warranties for work completed and materials used. If the work is covered by your insurance policy, make sure the claims adjuster approves the scope and cost before the work begins.
- Depending on the type of policy you have, your insurer may offer to repair, replace or reimburse you for damage.
- **If you have any concerns with your claim, first speak to your claims adjuster.** If an agreement can't be reached, refer to your insurer's website to learn about their dispute resolution process.



HOME IGNITION ZONE

EXTENDED ZONE
10 m to 30 m

INTERMEDIATE ZONE
1.5 m to 10 m

IMMEDIATE ZONE
0 m to 1.5 m



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THERE ARE MANY FACTORS THAT MAY IMPACT YOUR PROPERTY'S RISK TO WILDFIRE

Check out the *FireSmart Begins at Home Guide* for an in-depth look at how you can build wildfire resiliency.

IMMEDIATE ZONE

0 m to 1.5 m

The Immediate Zone is a non-combustible area that starts at the house and extends to a 1.5 metre perimeter around the home and attached structures, including decks. Reduce the chance of wind-blown embers igniting your home by starting with these proactive steps:

- Choose non-combustible building materials when constructing or renovating your home.
- Clear vegetation and combustible material down to mineral soil and cover with non-combustible materials like gravel, brick, or concrete.
- Avoid planting woody shrubs or trees. If any are present, prune and maintain them regularly.

INTERMEDIATE ZONE

1.5 m to 10 m

Elements in the Intermediate Zone are managed so they don't transmit fire to your home. Here are a few actions you can take to reduce your home's vulnerability:

- Plant fire-resistant vegetation and select non-combustible landscaping materials.
- Avoid incorporating any woody debris, including mulch.
- Keep combustible items like firewood piles, construction materials, patio furniture, tools, and decorative pieces out of this zone.
- Move trailers, recreational vehicles, storage sheds, and other combustible structures into the Extended Zone. If that is not possible, store firewood inside your mitigated garage, shed, or other ember-resistant structures.
- Create a non-combustible ground cover, like a gravel pad, underneath and 1.5 metres around trailers, recreational vehicles, and sheds.

EXTENDED ZONE

10 m to 30 m

The goal in the Extended Zone is not to eliminate fire, but to reduce its intensity. If your property extends into this zone, a few important steps you can take include:

- Selectively remove evergreen trees to create at least 3 metres of horizontal space between the single or grouped tree crowns.
- Remove all branches to a height of 2 metres from the ground.
- Regularly clean up accumulations of fallen branches, dry grass, and needles to eliminate potential surface fuels.
- Continue to apply these principles if your property extends beyond 30m. Work with your neighbours in overlapping zones and seek guidance of a forest professional if affected by other conditions, like steep slopes.

Get started on your FireSmart journey!

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Insurance During Wildfires

During major wildfires, insurance companies may initiate temporary limitations on the sale of new policies in areas under imminent threat.

Consumers who want to change their coverage levels during a wildfire may face difficulties. **However, renewals of existing policies will continue to take place, regardless of the wildfire threat.**

Many policies include a 'Declaration of Emergency Endorsement', which extends the expiration date of policies when an emergency is declared by government, and ensures that the existing policy stays in force until an emergency order is terminated.

It's important to remember that the purpose of insurance is to protect you from unforeseen events. It is important to have coverage year round, and not wait for wildfires to occur before trying to secure insurance protection for your home and property.

Some examples of the limitations/restrictions that may be put in place for areas facing a threat from wildfire include:

- New policies
- Deductible changes
- Alterations to insured limits
- Major changes to existing policies

Since these restrictions are temporary, they do ease as the threat decreases.

Does a Provincial State of Emergency impact everyone's ability to obtain a new insurance policy?

No. If a "State of Emergency" is declared by the province, only the areas that are under imminent threat are commonly subject to temporary restrictions or limitations on the sale of new coverage.

If you are considering, or are in the process of buying, a new home in an area currently deemed at risk from wildfires:

- ▶ Consider adding a condition 'subject to property insurance' clause in the offer
- ▶ See if you can delay the possession date, until the threat passes and coverage can be placed on the policy
- ▶ Shop around. Insurers have different limitations/ restrictions for properties in threatened areas
- ▶ Ask your broker or agent what options may be available to secure insurance for the home
- ▶ Ask if you can add the new home onto your existing policy, instead of trying to secure a new insurance policy with a different provider.

More insurance questions?

Call your insurance representative, visit ibc.ca/bc or contact IBC at **1-844-2ask-IBC** (1-844-227-5422) or AskIBCWest@ibc.ca
[@insurancebureau](https://www.instagram.com/insurancebureau)



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