

A large, solid purple geometric shape that forms a wide, shallow 'V' or a similar angular shape, spanning across the middle of the page. It has a 3D effect with a slight shadow on the right side.

FORT MCMURRAY  
**RE-ENTRY HANDBOOK**



# ALL OF US AT JOHNSON INSURANCE AND MORGEX INSURANCE ARE HERE FOR YOU, FORT MCMURRAY.

When Fort McMurray was evacuated, I know the heart of every Johnson and Morgex employee went out to all residents. And in that moment, we pledged to do everything we could to support our customers.

This is our enduring commitment to you.

We know you must have many questions on returning home. Helping you stay safe is our number one priority, so we hope that this re-entry handbook will help address your biggest concerns and also help when you begin the claims process. Please hold onto this book as a reference for the days ahead.

On behalf of all the Johnson and Morgex employees across Canada, allow me to say how humbled we have been by the courage and fortitude shown by the people of Fort McMurray. Though you've been through so much already, we know there is much still to do. On every step of your journey to rebuild, we will be there for you.

Know that anytime you need us, we can be reached by calling 1-844-229-1272.

Sincerely,

Ken Bennett,  
President

# JOHNSON AND MORGEX ARE HERE TO HELP

## CLAIMS REPORTING

### AND INQUIRIES

Our 24-hour claims service is available 365 days a year. All claims are handled by our dedicated team of in-house experts.

## JOHNSON AND MORGEX CLAIMS

Tel: 1-844-229-1272

## WE'RE IN FORT MCMURRAY

For added convenience the Johnson and Morgex claims teams are now on-site in Fort McMurray.

We are conveniently located near the airport.

**Perras Industrial Park**  
**#10-3500 Sapræ Creek Trail**

Please contact your assigned adjuster to make an appointment. Your adjuster can arrange to meet you at your property or at our on-site location.













## CARE

### AND EMOTIONAL FIRST AID

The events in Fort McMurray are stressful and upsetting. Johnson and Morgex claims professionals will help guide you through your claim. They can also refer you to a trained counselor through our Claims partner Graham Guidance. With no fees, your counselor will tell you what to expect, give you resources to help, and guide you through this challenging time. Contact Graham Guidance today by dialing 1-866-974-2424 or visiting [grahamguidance.com](http://grahamguidance.com)

## RE-ENTRY CHECKLIST

-  Let your family and friends know you are safe.
-  Continue listening to the radio for information and instructions.
-  Visit the Alberta government site for emergency updates:  
<http://www.alberta.ca/emergency.cfm>
-  Do not re-enter the house unless an authorized person has confirmed it to be safe.
-  Have a battery-operated flashlight on hand for light.
-  If you have a smartphone, ensure that it's fully charged to allow you to take photos of your property.
-  Be cautious when re-entering your home as the area may be hazardous due to a shift and damage in structures.
-  Wear proper shoes when walking through broken glass or debris, and use heavy gloves when removing debris.
-  Check food and water supplies for contamination and spoilage before consumption and use.
-  Ensure unrepairable appliances and new garbage are secured until picked up or delivered to a waste management facility to avoid attracting bears.

Once you are safely back in your home, call your Johnson or Morgex Insurance Representative to walk you through the next steps regarding any property damages that may have occurred.

For more information, please refer to the Regional Municipality of Wood Buffalo re-entry booklet available at [www.rmwb.ca](http://www.rmwb.ca) or the Insurance Bureau of Canada website at [www.ibc.ca](http://www.ibc.ca).

## THE CLAIMS PROCESS

We are committed to helping you get back on track as quickly as possible.

As you can imagine, with an event of this size we will see a spike in property and auto claims as residents return home to see the full extent of the damage. Our claims team has ramped up its operations and is ready to handle the increased volume of calls that will likely follow once damages have been observed.

- We have prepared the claims adjusters with specific procedures designed to streamline the approval process and ramped up our financial processes to get funds where they are needed as quickly as possible.
- The team has been furnished with policy and coverage determinations specific to this catastrophe to speed the claims process and get customers the assistance they need faster.
- Johnson and Morgex remain in constant contact with the civil authorities and the Insurance Bureau of Canada as new developments arise.

Our claims team may have contacted you to provide you with your assigned adjuster's information. Upon your re-entry, your adjuster will be able to make arrangements with you to attend and inspect the damage. They will confirm and explain coverage and then look over damaged home, personal items and motor vehicle(s) with you, explaining in detail how the claims process will unfold, what to expect during the process, and advise on next steps.

## ASSESSING DAMAGE TO YOUR PROPERTY

When the emergency authorities indicate it's safe to re-enter your home, the adjuster will be able to make arrangements with you to attend and inspect the damage.

1. They will clarify your coverage and then look over your damaged home and personal items with you, explaining in detail how the claims process will unfold, what to expect during the process, and advise on next steps.
2. Photos of the damage will be obtained by our claims representative who will also start putting together an estimate of repair costs. Our claims representative may also work closely with various experts to assist us in assessing and calculating your claims costs.
3. If your home is deemed unsafe to re-enter, your claims representative will explain the additional living expense coverage and your options on surrounding alternative accommodations.
4. A detailed review of repairs will be completed and provided to you. You will have an opportunity to review and decide on how you want to proceed with the settlement of your claim.

## ASSESSING DAMAGE TO YOUR VEHICLE

Once your vehicle is accessible, our staff will complete an assessment of the damages and explain your claim settlement options to you.

When you are ready to book an appointment for the inspection of your vehicle with our claims representative, just send an email to us at [CATTeam@unifund.ca](mailto:CATTeam@unifund.ca) and we will get the process started and arrange for a meeting with you.



## UNDERSTANDING YOUR OPTIONS

Once an appraisal has been completed of your property and motor vehicle(s), your claims representative will present you with a final repair estimate and discuss your settlement options with you:

### **If your home and/or motor vehicle is repairable.**

We will assess and estimate the damages to your property and motor vehicle. Once we have the estimate you can choose to do the following:

- Use one of our vendors to complete the repairs to your home and we guarantee the work completed. Your adjuster can provide you with our recommended vendors.
- Elect to have the repairs completed by a service provider of your choice.
- Take a cash settlement that your adjuster can discuss with you.
- Withdraw the claim if repair costs are less than your deductible.

### **If your home is not repairable.**

We will use a certified property appraiser to work with you to determine the rebuild cost of your home. You can then chose to:

- Rebuild your home using the home builder of your choice
- If you chose not to rebuild, our adjusters can discuss a cash settlement option with you.

### **If your vehicle has been determined non repairable.**

Our staff will explain and walk you through the calculation of your total loss settlement. They will work with you on completing the following documents:

- Bill of Sale Form
- Signed Proof of Loss
- Vehicle Inspection Report

Your adjuster will assess your individual circumstances and provide you with an estimated timeline.



## **ARRANGING PAYMENT FOR YOUR CONVENIENCE**

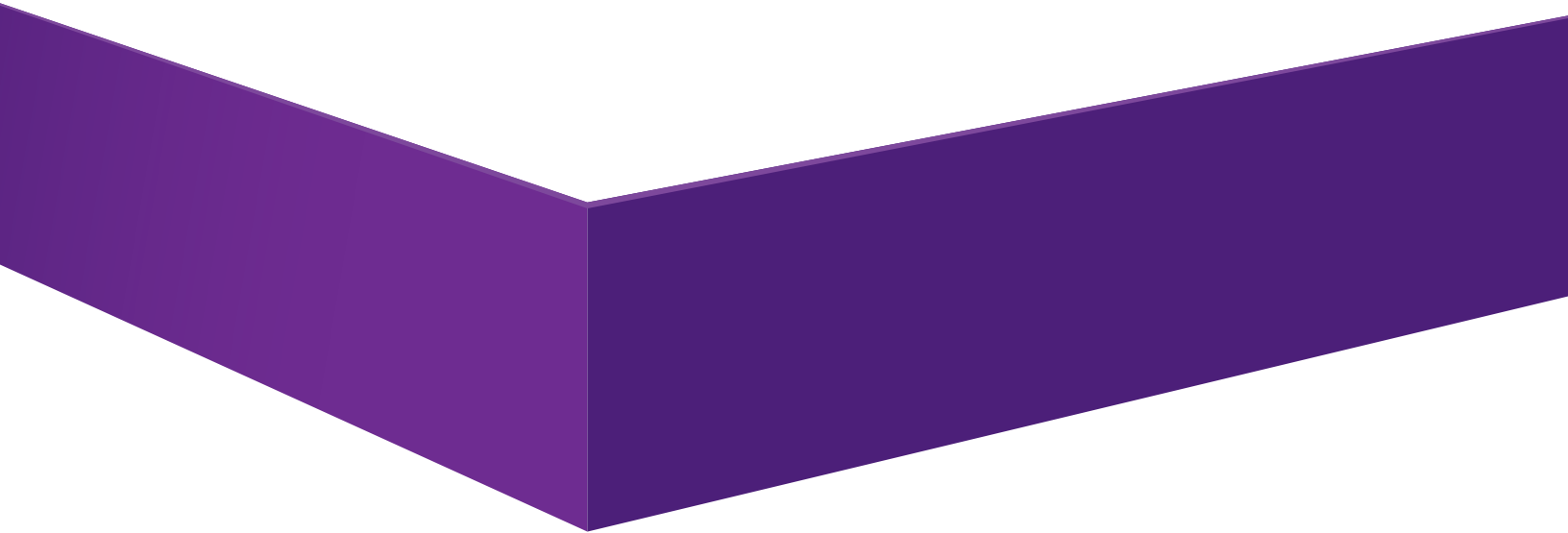
We are happy to arrange payment in the manner most convenient for you.

We can arrange to have payments processed by electronic funds transfer or email transfer.

WE ARE HERE FOR YOU, AND READY TO HELP.

IF YOU HAVE ANY QUESTIONS, YOU CAN CALL 1-844-229-1272.

**WELCOME BACK TO FORT MCMURRAY.  
WE'LL HELP YOU GET BACK HOME.**



Johnson Inc. is a licensed insurance agency in Alberta. Morgex Insurance is a division of Johnson Inc. Policies are primarily underwritten by Unifund Assurance Company (Unifund). Unifund and Johnson Inc. share common ownership.



[www.morgex.com](http://www.morgex.com)



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