



Fire
safety,
home
insurance
∞ you



It pays to be prepared.

Trying to remember every single item in your home after a fire can be a daunting task. To make the claims process run smoothly it's better to be prepared. Take a full inventory of your home. Work room by room and list all items. This will ensure that what is important to you will be replaced. One of the best ways to capture everything is with a video camera. Remember to store your recording in a safe place like a safety deposit box or with a relative.

If you own a condominium unit or rent, think about what it would cost to replace all of your personal belongings – and don't forget your storage locker if you have one. Your condominium corporation's or landlord's insurance policy may only cover items that are part of the building or included in your rental agreement.

Own a cottage? You can extend the coverage from your main property to include a secondary or seasonal property too.

Learn more about home insurance by speaking to an insurance advisor at your local RBC Insurance branch today.

Fire claims are high priority at RBC Insurance.

We know how devastating fires can be – not just to your property – but also to your life. You will most likely need other accommodations while your home is being renovated/repaired. You will also need cash if you lose your bank card or other identification. RBC Insurance Home Insurance will help take care of **these concerns**.

- › All fire claims are given priority status because of the dramatic impact they can have. RBC Insurance has a Claims Response Team ready to move 24 hours a day, seven days a week. In most cases, you will have someone at the scene within hours.
- › We first make sure you have a place to stay – arranging a hotel for short-term stays or a house, condominium suite or similar accommodations for extended stays.
- › If you need money, we will write you a cheque on the spot¹ to pay for out-of-pocket expenses.
- › Our next step is to help get your life back on track by working with a team of professionals to get your home repaired and to help determine which household items can be repaired or salvaged and which ones need to be replaced.

All of these services reflect the commitment of the RBC Insurance team to helping get your life back to normal as quickly as possible in the event of a fire.

Prevention matters.

Help make your home a safer place for you and your family by having a home safety plan and learning about fire prevention:

- › Install at least one smoke alarm on every level and outside sleeping areas. For added protection install carbon monoxide detectors.
- › Test your smoke alarms once a month. Change the battery at least once a year and replace your alarms every ten years.
- › Own a fire extinguisher and make sure family members know how and when to use it.
- › Have an escape plan and practice with all family members. Fire and smoke spread quickly. You may have less than one minute to escape your home.

In case of a fire be sure to follow these safety rules and take responsibility for any children or dependants who may not know what to do.

- › Get out and stay out.
- › Call 911 from outside your home.

 For many more tips about fire safety go to www.fiprecan.ca



Nobody expects a fire to happen.

Yet fires do happen. That's why it is important to have the right home insurance protection. It helps ensure you get your life back on track as quickly as possible.

Home insurance is about more than just protecting your investment in case of a fire. It covers your valuable personal belongings and it helps take care of you. With home insurance from RBC Insurance[®], you can rest assured that after a fire, our professionals work to help ensure that you are safe and have somewhere to stay.

Don't just be insured. Be prepared.

For more information on home insurance from RBC Insurance or to get a quote visit your local RBC Insurance branch today.

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Home insurance products are only available to residents of Canada.

¹ Where available. For areas where we are not able to provide cheques on the spot, cheques are couriered to claimants.

