

# Insurance Declaration Form – Disaster Financial Assistance (DFA)



DFA Claim #: \_\_\_\_\_

The Disaster Financial Assistance (DFA) Program operates under The Emergency Measures Act and the Disaster Financial Assistance Regulation. Section 13 of the Regulation states that an expense is not eligible for disaster assistance if adequate insurance to cover the expense was available for purchase in the impacted region/community.

## Section 1. To be completed by applicant

DFA Applicant(s)/Business Name(s): \_\_\_\_\_

Date of loss: \_\_\_\_\_

Address (where damage occurred): \_\_\_\_\_

## Section 2. To be completed by licensed insurance broker or agent

Policy number: \_\_\_\_\_ Name of insurer: \_\_\_\_\_

Policy effective date: \_\_\_\_\_ Policy expiry date: \_\_\_\_\_

Name of brokerage: \_\_\_\_\_ Phone: \_\_\_\_\_

Is the insured property a principal residence (Y/N): \_\_\_\_\_

Has a claim been reported to the Insurance Company?  Yes  No

Has a claim been paid for event related damages?  Yes  No If yes, amount: \$ \_\_\_\_\_

If yes, a breakdown of items covered by the applicant's insurance policy is required – please attach.

Name of representative completing the form: \_\_\_\_\_

Please indicate whether insurance for damages caused by the disaster event (e.g. overland flood) was available and purchased at the time of purchase/renewal. Please list dollar amounts including \$0 if no insurance was available or purchased. If no coverage limit, please write 'Unlimited'.

Optional Coverage	Actual coverage limit purchased	Maximum coverage limit available	Not available for purchase (checkmark, if applicable)
Overland water / flood	\$	\$	
Groundwater	\$	\$	
Sewer Backup / Escape	\$	\$	

Please fill in coverages that are applicable for the specific event. Please attach a separate document if additional space is required. For businesses, coverages may include building(s), stock, equipment, etc.

Specific Coverage(s)	Actual coverage limit purchased	Maximum coverage limit available
	\$	\$
	\$	\$

Signature of representative completing the form:

\_\_\_\_\_

**TO BE COMPLETED BY APPLICANT IF YOU HAVE NO INSURANCE:**

I/We declare that no overland flood/water insurance was available to purchase for the property listed on the Disaster Financial Assistance application.

The reason why no insurance was available to purchase:

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I/We declare that we carry no overland flood/water insurance on the property listed on the Disaster Financial Assistance application and therefore have no insurance representative available to complete the form.

\_\_\_\_\_  
(Applicant Signature)

\_\_\_\_\_  
(Applicant Signature)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Name)

**A DFA applicant who could have purchased available and adequate overland flood insurance is NOT eligible to receive DFA.** Manitoba EMO will deny DFA to any applicant who had a chance to purchase overland flood coverage on their renewal and chose not to.

Manitoba EMO defines insurance availability at the regional or community level, and not at the individual or property level. Manitoba EMO defines “adequate” as the insurance policy covers the required costs for the policyholder to repair or restore the asset to a functional level after a disaster.

Manitoba EMO reserves the right to apply some discretion in how we determine eligibility. The DFA Program guidelines and policies are subject to change from time to time without notice. Any assistance provided to the Applicant is discretionary and gratuitous.