

## Transcript – Home Claims Process EN

We're sorry to hear about your recent loss.

This interactive video will act as an easy introduction to help guide you through your claims process.

We're here when you need us most and we're ready to help you with your claims experience.

However, if anyone's injured or needs assistance, call 9-1-1 first.

To help us assist you, please select the best description of damage to your home or property.

Water damage

Wind or hail damage

Burglary or theft

We're sorry to hear about the water damage to your home or property.

We're ready to help you every step of the way.

Here are some safety tips and next steps for dealing with the water damage to your home or property.

First, assess the situation and play it safe.

If there's any structural damage, don't enter your home.

If it's safe to enter your home, be sure to note and steer clear of soaked ceilings

that could collapse and cause dangerous debris, like broken glass or items contaminated by sewer water.

Stay away from electrical switches and devices until a certified electrician confirms it's safe.

Second, shut off the main water source.

Third, when it's safe to do so,

move any undamaged belongings and documents to a dry area.

Recording the damage with written notes and photos will help speed along your claims process.

If you have home insurance with us, most types of water damage are offered.

Your coverage will depend on the source of water damage and the policy you purchased.

Additional coverage may include above-ground water damage caused by snow, ice damming and downspouts, as well as water damage caused by sewer backup, sump pump failure and overland flooding from any stream or body of freshwater.

Check MyInsurance to view your coverage or, if you've already submitted a claim, your dedicated claims advisor will confirm if you have coverage for the damage.

Click the button on the top right to keep watching.

We've made it easier to submit your claim by offering you 3 simple methods that are accessible 24/7.

Call us at 1-866-454-8910, visit us online or use our app.

Click the button on the top right to keep watching.

Once you've submitted your claim, a dedicated TD Insurance claims advisor will be assigned to you and will be there to help you throughout your claims experience.

We'll ask you for the details of your damage.

Then, we'll work with you to estimate the damage and figure out the next steps best suited for you, based on your needs and claim details.

Want to get a head start on cleaning up?

It's important to clean up water damage quickly and professionally, to prevent mould from forming.

As long as it's safe to do so, here are some clean-up tips.

If possible, avoid using an electric vacuum cleaner and opt for a mop instead.

Provided it's safe, puncture any bubbled ceilings or walls and drain the water into a bucket.

Move any wet carpets outside to dry and wipe excess water from wood surfaces and upholstery.

Explore your two settlement options.

Get repairs by one of our preferred contractors, and we'll take care of paying them directly, or opt for a direct settlement as your payout option — the choice is yours.

And not to worry, we're here to offer you expert claims advice throughout.

Using one of our preferred contractors could be a great option because you'll save yourself time looking for your own contractor, it will speed up the claims process, the claim-related repairs are guaranteed for up to 3 years from the date of repair and we'll pay the contractor directly.

Your dedicated TD Insurance claims advisor will be there to help you work with our preferred contractor. They'll also check in with you regarding your satisfaction before your claim is closed.

Alternatively, explore your option to get a direct settlement and choose which type of settlement works best for you.

What can you expect if you go with one of our preferred contractors?

Learn more about the roles of our preferred contractors, your dedicated claims advisor and how we work together to make the claims experience as seamless as we can for you.

Click the button on the top right to keep watching.

At TD Insurance, we're ready to help you move forward with everyday advice.

If you choose to get a direct settlement, you'll be paid quickly and directly.

You can then choose whether to proceed with repairs and, if so, how.

Alternatively, your dedicated TD Insurance claims advisor will work with you and provide you with options based on your needs, like working with one of our preferred contractors for repairs.

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We're sorry to hear that wind or hail damaged your home or property.  
We're ready to help you every step of the way.

We know that dealing with damage to your home can be stressful.  
We're ready to help you get back to normal as soon as possible.

Here are some safety tips and next steps that are important to take if you have wind or hail damage to your home. It might not be safe to enter your home.

Assess the situation and protect yourself and your loved ones.  
Keep windows closed and, if it's safe, move your car into your garage to prevent further damage.

When it's safe to do so, remove any undamaged items, like lawn furniture and planters, and store them in a safe, dry place.

In most cases, damage from both wind and hail will be covered under your policy.

Check MyInsurance to view your coverage or, if you've already submitted a claim, your claims advisor will confirm if you have coverage for the damage.

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We're sorry to hear that there has been damage to your home or property due to burglary or theft.

We understand that home burglaries and theft can be stressful and worrisome.

That's why we're ready to help you every step of the way.

We know experiencing a burglary or theft can be stressful. Here are some safety tips and next steps.

First and foremost, make personal safety your priority. Don't enter your home if there's been a break-in.

Call the police and wait for them in a safe place, like a car or your neighbour's home.

We cover most burglary and theft claims. In addition, we may also cover burglary or theft of your personal property with replacement cost or actual cash value.

Check MyInsurance to view your coverage. Click the button on the top right to keep watching.

Or, if you've already submitted a claim, your claims advisor will confirm if you have coverage for the damage.

Limits and deductibles will apply.

The Name Insured is required to present the claim or another individual may provide verbal or written authorization to act on their behalf.

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