Overland Flood Insurance and the Provincial Disaster Assistance Program

A Message from the Government of Saskatchewan

A number of private insurers are now offering flood insurance products to homeowners across Saskatchewan. This change may affect your eligibility for financial assistance under PDAP in the future.

PROVINCIAL DISASTER ASSISTANCE PROGRAM

PDAP

saskatchewan.ca/PDAP

Overland Flood Insurance and the Provincial Disaster Assistance Program

PDAP is meant to provide financial assistance to eligible Saskatchewan homeowners that face natural disaster events where insurance is not currently available (i.e. readily available at a reasonable cost). It is not a substitute for private flood insurance.

In general, private flood insurance will allow homeowners to choose the amount of coverage and deductible level that best meets their needs.

1 What should I do right now?

- ✓ Talk with your insurance broker or insurance company to learn more about these products.
- ✓ Ensure you have adequate insurance that best meets your needs.

2 What will happen if I don't get flood insurance before it is readily available?

- ✓ Homeowners who don't purchase private flood insurance during this introductory period **may** still be eligible for PDAP assistance.

3 What will change once private flood insurance is considered to be readily available?

- ✓ The Government of Saskatchewan will make an announcement.
- ✓ PDAP will no longer provide financial assistance to homeowners for losses associated with flood damage if private insurance is readily available at a reasonable cost. Some homeowners may still qualify for PDAP in exceptional cases to be determined.

Where can I find more information?

- ✓ **Your insurance provider**
- ✓ **PDAP**
  - **saskatchewan.ca/PDAP**
  - **1-866-632-4033**
- ✓ **Insurance Bureau of Canada**
  - **ibc.ca/sk/home**
  - **1-844-227-5422**

PROVINCIAL DISASTER ASSISTANCE PROGRAM

PDAP

saskatchewan.ca/PDAP