



Saskatchewan
Ministry of
Corrections, Public
Safety and Policing

The Provincial Disaster Assistance Program

Information for
Homeowners and
Business Owners



What is PDAP?

The Provincial Disaster Assistance Program (PDAP) is a program administered by the Ministry of Corrections, Public Safety and Policing to help residents, small business owners, owners of agricultural operations and communities recover from the effects of severe weather.

It provides financial assistance to claimants for uninsurable essential property damaged as a result of natural disasters such as tornadoes, plow winds and other kinds of severe weather.

PDAP is not meant to replace a home or business owner's property/casualty insurance from a private insurance company. It covers damage to property that isn't covered by private insurance, or where insurance on that property isn't available at a reasonable cost. Assistance is provided to only pre-disaster condition.

It's important to remember that PDAP is meant to get claimants back to their normal lives, not necessarily their normal lifestyles.

Which homeowners and businesses can apply?

Owners of principal residences, tenants, and small business owners, which include owners of agricultural operations and non-profit organizations, can apply for PDAP as a private claimant.

Principal residence: The owner of the property or the tenant must be a Saskatchewan resident and must use the property as their principal residence on a day-to-day basis. Tenants are eligible for financial assistance for only essential contents or personal property.

Small business: The small business must earn annual gross revenues within Saskatchewan of at least \$6,000 and no more than \$2 million.

Non-profit organization: It must be a registered charity as defined in the Canadian **Income Tax Act** or it must be incorporated under federal legislation to provide social, charitable or recreational services, or to provide a community service.

How long do I have to apply for PDAP assistance?

Private claimants have three months from the date your municipality became eligible for disaster assistance to submit a private property application form. Forms are available at your municipal or town office, or at your city hall.

What does PDAP cover?

PDAP covers personal and small business property, depending on the qualifying criteria. Some examples are listed here:

Personal Property:



Beds, essential furnishings, essential clothing, furnace, water heater, fridge, stove, computer, television

Business Property:



Stock and supplies, essential clothing, equipment, essential fencing

For a more detailed list, contact your PDAP representative at 1-866-632-4033, or email: info@pdap.ca

How much am I eligible for under PDAP?

Owners of principal residences may be eligible for reimbursement of their total eligible damages, less a five per cent deductible to a maximum of \$240,000.

Small business owners and owners of non-profit organizations may be eligible for reimbursement of their total eligible damages, less a five per cent deductible, to a maximum of \$500,000.

How do I apply to PDAP?

Before you can apply, your municipality must have been designated as eligible for PDAP assistance. Once this has happened, you can pick up claim forms and guidelines to PDAP from your municipal or town office or city hall.

When you've filled out the form, you can either return it to your municipal or town office or city hall, or you can mail the original claim form to PDAP.

The mailing address is:

Provincial Disaster Assistance Program
100-1855 Victoria Avenue
Regina, SK S4P 3T2

Or fax it to PDAP at: 306-798-2318

What happens once I've filed my claim?

Once PDAP has received your application, an adjuster will be assigned to your file. The adjuster will arrange to complete a damage assessment of your property. This report is provided to PDAP for processing.

What do I need to do to make sure I've properly filed my claim?

You need to keep three important things in mind to help you file your claim:

- You are responsible for showing your adjuster all of your damage during the damage assessment. Any damage not identified may not be eligible.
- You must provide PDAP with a copy of your denial letter from your insurance company.
- PDAP can't make a payment until we've received both your insurance letter and the adjuster's report.

How soon will I get a payment?

In most cases you will receive an advance payment of 60 per cent of the total estimated damage once PDAP receives the adjuster's report. At the same time you receive this payment, you will receive a form to fill out that gives you two options for how the remainder of your claim can be paid out.

What are my options for my claim payout?

After you've received 60 per cent of your total eligible claim amount based on the adjuster's assessment of damage, you have two options for receiving the remaining amount. You can choose to have the remainder of your claim paid based on the adjuster's estimate of damage. Or you can wait until the damage has been repaired and your property replaced, then submit the invoices. In the second option, your final payment will be based on your actual expenses for the same eligibility identified in the adjuster's report.

Should I call my insurance company first or should I apply for PDAP at the same time?

It's a good idea to contact your insurance company right away, so they can determine if your damage will be covered under your insurance policy. PDAP may cover some items that were damaged, and not being covered by your insurance company. Remember, PDAP can't process a payment until your claim is submitted.



I had to do some emergency work during the disaster to make sure my property was safe. Will PDAP pay for it?

Emergency measures and repairs that can be proven to be necessary for preventing further loss or damage during an emergency event may be covered. Make sure you take photos of what you did to secure your property and keep samples of building material so you can use them to support your claim.

For all other damage, you should wait for a damage inspection by an adjuster. If you're not sure what to do, wait for the adjuster or contact PDAP.

I had to start cleaning and removing items from my property to make sure it was safe. Will PDAP pay for it?

PDAP encourages you to start cleaning and removing wet material to decrease the chances of serious mold problems. However, it's very important to take photos before you do this and throughout the process, to substantiate your claim with the adjuster. You can also keep logs of your work, including the hours and equipment you used, as well as small samples of materials such as carpet and underlay.

Why isn't my cottage at the lake covered?

PDAP coverage is extended to principal residences only – a residence used on a day-to-day basis. This excludes seasonal properties or other residences that aren't used day-to-day.

I'm doing my own repair and restoration work. How much can I claim for my labour?

PDAP will pay you the minimum wage in place on April 1 the year of the disaster.

What can I claim if I'm hiring a contractor?

PDAP will reimburse you for eligible costs that the contractor has charged you, minus the taxes. Keep in mind that PDAP doesn't reimburse PST or GST on any claim.

Why does PDAP depreciate items?

PDAP applies depreciation to tangible items that are subject to wear and tear to reimburse to pre-disaster condition. Depreciation is based on program policies, as well as age and condition determined by the adjuster.

Need more information?

Phone or write:

Provincial Disaster Assistance Program
100-1855 Victoria Avenue
Regina, SK S4P 3T2

Call toll-free: 1-866-632-4033

E-mail: info@pdap.ca



Disclaimer: This brochure contains general information about the Provincial Disaster Assistance Program in an easy-to-read format. While efforts have been taken to ensure the accuracy of the information contained herein, it does not substitute or replace the legislation that governs the program. All entitlements will be determined by the legislation governing the program and accompanying regulations.