

November 30, 2016

To Whom it may concern



RE: Personal Content Insurance - Fort McMurray Catholic Schools

This letter provides additional information related to the extent of the Board's insurance for the lost of personal items kept on school property as a result of the May 2016 Fort McMurray Wildfire and clarifies our letter dated August 28th, 2016..

Upon further of the Board's insurance policy and the status of our on-going claim, our adjuster has clarified that the Board's insurance policy has the following limitations in regards to non-owned items:

- a. coverage is limited to the lost of personal items for individual use left in the workplace such as clothing, shoes, mobile devices, prescription medicine, glasses or medical devices, fridges or individual coffee makers;
- b. instructional supplies, material and resources are not considered personal items and are therefore excluded;
- c. claims must be adjudicated individually and must be accompanied with appropriate documentation (receipts, proof of ownership, year of purchase); and
- d. coverage only applies once all other personal insurance and other reimbursement has been exhausted (excess insurance). A letter from the personal insurance company of the claimant will be required explaining the coverage provided the policy for personal item lost at the workplace. For staff with no insurance, a sworn statement to this effect will be required.
- e. Coverage afforded under the Board's insurance policy is not intended and will not cover the deductible applied under other personal property insurance policy.

Therefore, staff will not be provided a lump sum of \$ 220 for the lost of personal items as initially intended as per our letter dated August 28th.

I trust this letter provides the necessary information for the adjudication of insurance claims submitted by our staff. Any confusion over the Board's insurance coverage is regretted. Do not hesitate to contact the undersigned if additional information is required.

Sincerely,

Francois Gagnon
Secretary-Treasurer
Fort McMurray Catholic Board of Education
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