

- ◆ The accepted operator cost is the net operator's wage (deductions are removed) plus specific employer contributions (Employment Insurance (EI), Canada Pension Plan (CPP), vacation leave, superannuation) are part of the accepted hourly rate.
- ◆ This amount is defined with submission of the employee's payroll from the municipality to the PDAP office.
- ◆ For the employer contributions, please provide the factors on CPP (match), EI (use percentage for employee), superannuation (match), and holiday pay (3/52 or ?), if applicable.

## 3.2 Private Claimants

### 3.2.1 Private Claimant Responsibility

- The claimant, not the municipality or PDAP, is responsible to provide the following information:
  - ◆ Contact your Local Government Authority when a natural disaster occurs and damages your property. Let the municipal office know your property was damaged.
    - ◇ The Local Government Authority could be a Rural Municipality, City, Town, Village, Resort Village or Northern office. The office that collects your tax dollars is your local authority.
    - ◇ The Local Government Authority must make the request for designation of eligibility under PDAP on your behalf.
  - ◆ Take pictures, videos and keep samples of damaged items to substantiate your claim. You may need to make emergency repairs and start the cleanup process before an adjuster can do a site visit to assess the loss or damages. Document your activities; keep track of the times worked and the equipment used. Keep all invoices of expenses to submit to PDAP.
  - ◆ Obtain a "Registration of Claim" form from your local municipal office.
  - ◆ Complete and return the original form to your local municipal office. They will submit it to the PDAP office.
  - ◆ PDAP claims will appoint an adjuster to each claim. The PDAP adjuster will make a site inspection to determine loss and damages. The adjuster will prepare an estimate on the cost of repairs and report the findings to PDAP. Claimants are asked to co-operate with their adjusters. No payment will be made to claimants without the adjuster's report. Claimants are asked to bring all damages to the adjuster's attention at the time of the site inspection.
  - ◆ Disaster events cannot be accumulative. For example, spring flooding in March and heavy rain in June are two separate events within one year; each separate must follow the PDAP process. The claimant must contact the Local Government Authority to report damage. The Local Government Authority must again make the request for designation for the separate event.

### 3.2.2 Options for Repairs and Restorations for Private Property Claimants

There are two options for restorations for Private Claimants:

1. Contractor Performs Repairs/Restorations:

- Supporting documentation must include invoices for contracted work and invoices for materials purchased or a signed statement of materials used from stock.
- Please have your contractor give a breakdown of costs showing labour and materials separately. Depreciation will be applied to materials only.
- Invoice amounts on eligible items will be accepted as long as the rates charged are within the industry standards.
- Taxes will be removed (PST and GST are not eligible under PDAP).
- Only the "extraordinary costs" will be accepted, not the usual, normal or incidental costs of daily living or operating a business.

2. Private Claimant Performs Own Repairs and/or Restorations:

- PDAP uses two provincial rental rate guides as the base costs to calculate and update eligible expenses for equipment rates. PDAP rates are updated annually when the new guides are available. The guides used are:
  - ◆ Roadbuilders and Heavy Construction Association of Saskatchewan Equipment Rental Rates and Membership Roster guide.
  - ◆ Ministry of Saskatchewan Agriculture Farm Machinery Custom and Rental Rate Guide.
- PDAP equipment rates include only the following factors: fuel, oil, lubrication and an operator wage of the minimum wage as at April 1 of the year of the disaster; no other factors are included in the rates used by PDAP.
  - ◆ Identify and report the equipment unit used, the unit operator, the time spent, the materials used and the activity

### 3.2.3 Clean-up and Debris Removal (for all private claim categories):

- For flooding claims, allow actual time required to a maximum of 40 hours for labour @ a PDAP pre-determined hourly rate.
- Tornadoes and plow winds have a maximum of 140 hours for labour @ a PDAP pre-determined hourly rate.
- Equipment used for cleanup is eligible by a rate specified by PDAP to a maximum of \$1,000 per claim under flooding and \$3,000 per claim under tornadoes/plow winds.

- Cleanup includes the use of equipment in addition to manual labour and may also include rental charges for specialized equipment, such as wet-vacs, chainsaws, fans or dehumidifiers, if required.
- The claimant must substantiate the equipment use and hours involved with invoices, a signed written statement, or the adjuster must supply details to verify equipment use in appraiser's report before payment can be made.
- Mold removal is not subject to the cleanup labour and equipment maximums.

### **3.2.4 Principal Residence Claims**

- The owner must use the home as the principal residence on a day-to-day basis for the home to be eligible for disaster assistance.
- Rental properties are excluded (not eligible) except where the landlord is in the sole business of real estate or rental properties.
  - ◆ If this is the case, the claim should be for a small business as long as it meets eligibility criteria.
- Rent-to-Own properties may be eligible for disaster assistance if the occupant of the house can provide a copy of the rent-to-own agreement.
  - ◆ If the occupant is eligible, the claim will be treated as a principal residence claim.
- Some claims for principal residence damage may have extenuating circumstances surrounding the claim, which may need further review to determine claim and/or claimant eligibility. The following are a few examples of situations that may be eligible for PDAP assistance:
  - ◆ The owner of the property is in a nursing home, leaving the property vacant at the time of the disaster.
  - ◆ Dependent children living in a property owned by their parents, which suffered damages from a disaster. PDAP regulations allow an individual with unmarried children, over 18 years of age and in full time studies, to be eligible to claim for disaster assistance.
  - ◆ Owners had purchased the property at the time of the disaster, but had not yet moved in, leaving the property vacant. If both this new property and their old property suffered damages from the same event, potential claimants must choose one only.
  - ◆ Tenants may be eligible for reimbursement of cleanup labour and equipment used, as well as essential personal belongings and furnishings.
- Recreational properties such as cabins, cottages and trailers are not eligible, except where they are used as a principal residence by the owner. Proof that the property is the principal residence must be provided.

- Generally, damage caused by sewer backup is insurable; therefore, it is not eligible for assistance. However, structural damage to buildings, clean up costs and in some cases, damage to contents, caused by overland flooding or seepage, is usually not insurable.
  - ◆ This type of damage may be eligible for disaster assistance. In cases where the damage is caused by a combination of sewer backup and overland flooding or seepage, the Program may provide assistance up to 50% of the eligible damages.
  - ◆ Claimant should check with insurance agent and provide a letter as to amount of coverage and what items are covered.
  
- The purchase and installation of sump pump(s) to help mitigate the damage may be eligible if installed within a two week period of the date of the disaster. A dated Invoice is required as proof.
  
- Assistance is not available for damages to residential trees or farm shelterbelts.
  - ◆ Farmyard tree debris removal is included under clean up to the maximum allowable hours for the event, when the safety of humans or livestock is an issue.
  - ◆ Assistance may be provided for trees that are stock-in-trade to a farm or business.
  
- **Non-essential items for residences include:**
  - ◆ Landscaping (flowers, trees, shrubs and grass), summer cottages, boat houses, docks, pleasure boats, recreational trailers, jewelry, artwork, antiques, decorative fencing, swimming pools, recreational vehicles, and other recreational equipment, radios, stereos, record players, TVs and VCRs.
  - ◆ Preventative measures such as laying new weeping tile or trenching around the outside of the property.
  - ◆ Some landscaping items, however, may be eligible for a Regional Park or if municipal bylaws require landscaping.
  
- Damage to contents of a principal residence (i.e. not part of a building structure) caused by overland flooding may be insurable.
  - ◆ Check with the insurance company first.
  - ◆ Disaster assistance claims for contents must be carefully documented and checked to ensure that insurance is not generally available.
    - ◇ If disaster assistance is provided for contents, assistance is limited to essential items.
  
- Since 1986, most insurance companies have excluded coverage for repairing mobile homes and trailers that incur dents to metal siding and metal roofs as a result of hailstorms. Insurance coverage is reflected in the breaking or puncture of the siding or roof. As a result, PDAP provides assistance for uninsurable repairs.

- Since mobile homes have retained their original value over the years, they will not be depreciated as any other principal residence.
- In many areas of the province, driveways, garage floors and basement floors of concrete construction are highly susceptible to cracking and heaving due to the expansive nature of the soil upon which they are situated.
  - ◆ Collapse caused by earth movement is generally not considered an insured peril. However, insurance coverage is available for a collapse caused by another insured peril. Collapse, in certain situations, may be recoverable by law.
- The following guidelines apply to claims for such concrete damage:
  - ◆ Damage must be substantial and be a direct consequence of the disaster to which the claim relates.
  - ◆ Severity of the damage must be demonstrated by inordinate heaving and cracking as opposed to normal pressure cracks, flaking, crumbling and other forms of concrete deterioration.
  - ◆ Competitive estimates should be obtained before repair/replacement is authorized if the restoration is, or appears to be, unreasonable.
  - ◆ All possible repair procedures (filling, capping, slab-jacking, etc.) must be considered before replacement is authorized.
  - ◆ Depreciation will be applied if replacement is required - 2% per year subject to a maximum of 60%. Depreciation will be proportional to the age of the building, type of construction and prior condition.
  - ◆ Both poured-in-place concrete and masonry type basement walls are highly susceptible to cracking and some movement due to lateral pressures generated by highly expansive soils. Claims for such damage may require investigation and/or assessment by an engineer or other consultant.

### 3.2.5 Primary Agricultural Enterprise Claims

- In order to qualify for assistance as a farming operation:
  - ◆ The principal occupation of the owner or operator is farming; and
  - ◆ The owner or operator derives his or her principal source of income from the operation of his or her farming operation, business or undertaking.
- When a farm property suffers severe damage to both the principal residence and the farmland, the claimant may submit a claim for the principal residence and a separate claim for the farm property; except, in the case of wind damage, where only one claim will be accepted.
- Where the claimant owns farmland in two or more municipalities, each municipality must be designated eligible and the owner must file separate claims in each rural municipality.
- **Eligibility of Items under a Primary Agriculture Enterprise Claim:**