

Disaster Financial Assistance



Nova Scotia's Disaster Financial Assistance programs are designed to help municipalities, small businesses, not-for-profit groups and Nova Scotians get back on their feet after a major storm or natural disaster.

This program helps those whose losses aren't covered by insurance. This can include structural damage to homes and damage to uninsurable items such as basic household goods and appliances, including washers, dryers and furnaces. Not all disasters are covered by private insurance. Floods and earthquakes, for example, can result in losses an insurance company wouldn't offer coverage for.

The amount of financial assistance is determined based on the circumstances, but Disaster Financial Assistance can cover damage up to \$200,000.

Disaster Financial Assistance does not replace private insurance. While it may not repair all damage or replace everything lost in the disaster, it is designed to give people peace of mind and the ability to move forward. Applications are assessed for eligibility and losses verified by an adjuster, processing can take several months.

Eligibility Requirements

- For insured damage, people should contact their insurance broker or company to make a claim. Only uninsurable damage is eligible for Disaster Financial Assistance.
- If you are not sure if their insurance covers the damage, contact your insurance broker or company. You may also contact the Insurance Bureau of Canada at **1-844-227-5422**.
- This program helps those with losses that aren't covered by insurance. If you are applying for Disaster Financial Assistance, you will be asked for a Confirmation of Insurance Form from your insurance company. This form describes the loss and confirms that insurance was not available.

Examples of Recent Disaster Financial Assistance Programs

- **2022** Hurricane Fiona
- **2021** November flood
- **2019** Hurricane Dorian
- **2016** October 10 floods
- **2010** December 20–22 floods
- **2010** December 12–15 floods
- **2010** November 4–10 floods
- **2010** Meat Cove (August 21 and 22) floods