



Disaster Financial Assistance

Nova Scotia's Disaster Financial Assistance Program can help you get back on your feet after a disaster, like a major storm.

It helps when your insurance company would not sell you insurance to cover your losses. Your home may have been damaged in a flood or earthquake. Or you may have to replace basic items that can't be insured, like washers or furnaces.

It can cover up to \$200,000, but it doesn't replace private insurance.

The Nova Scotia government decides if it will offer disaster financial assistance. This doesn't always happen.

What to do after a disaster

Check your coverage

- Contact your insurance company to see what your policy covers.
- You can also call the Insurance Bureau of Canada at 1-844-227-5422.

Apply for disaster financial assistance

- Fill out a disaster assistance application form at <https://beta.novascotia.ca/documents/disaster-financial-assistance-fact-sheet>.

Describe the situation

- where you have damage
- how much damage you have
- what you did to fix the damage

Take pictures

- all damage
- take pictures of any emergency repairs

Log all work

- number of hours worked
- who did the work
- what work was done
- costs and operating times for equipment like pumps, fans, chainsaws, vacuums

If you apply for Disaster Financial Assistance, you will give the government a form from your insurance company. The form describes your loss and says that your private insurance doesn't cover it.

Recent Disaster Financial Assistance Programs

2024 July Flash Floods

2023 July Flash Floods

2023 Wildfires

2022 Hurricane Fiona