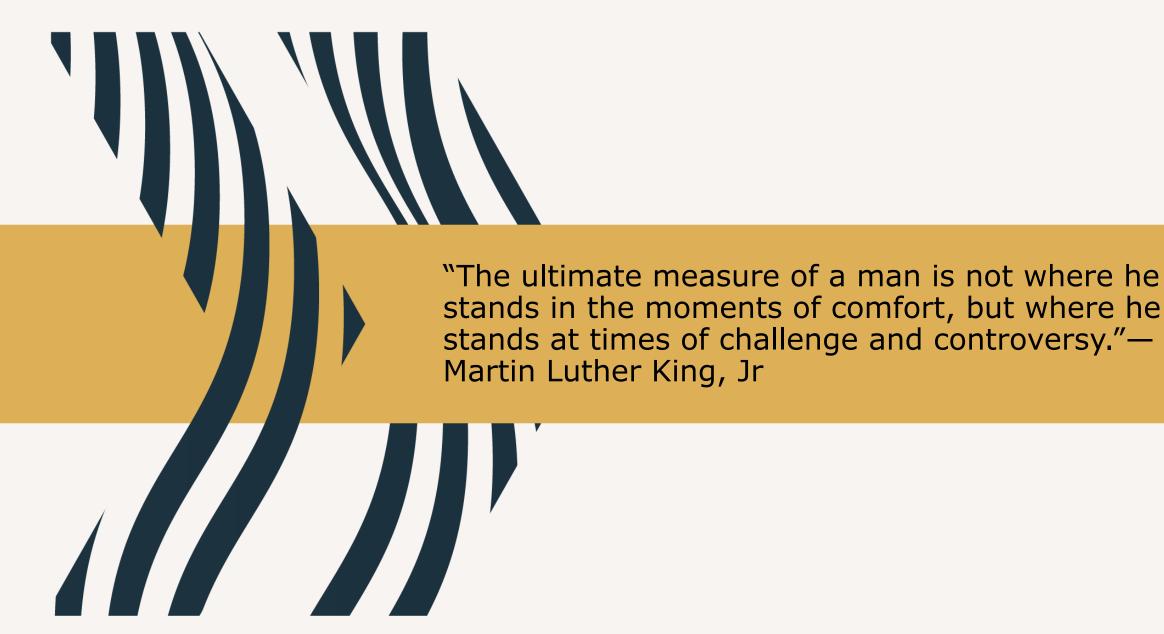
CRISIS>>> COMMS CO

VIRTUAL SUMMIT

When ...it hits the fan!

PRESENTED BY: Steve Kee







Who am I?

A little of everything...journalist, communicator, human.

Crisis



Opportunity





The result

In 2017, our team won an international Gold Quill Award (from the International Association of Business Communicators) for work during the Fort McMurray wildfires and a Canadian-based Silver Leaf award for the same campaign.



This is how we did it!

Steve Kee – When ...it hits the fan!







The event

On May 1, 2016, a wildfire began southwest of Fort McMurray, Alberta, Canada. On May 3, it swept through the community, forcing the largest wildfire evacuation in Alberta's history, with upwards of 88,000 people forced from their homes.



The fire continued to spread across northern Alberta and into Saskatchewan, consuming forested areas and impacting Athabasca oil sands operations. With an estimated damage cost of C\$9.9 billion, it was the costliest disaster in Canadian history.

Challenges

- Consumers not understanding the insurance process.
- Consumers not getting responses/info from their insurer.
- Fridges and freezer collection.
- Issues over what is covered in their policy.
- Running out of Alternative Living Expenses or coverage in general.





What we did

- Educate and inform
- Solid crisis plans in place, emergency team in place in Toronto
- Embedding in crisis centre near Fort McMurray
- On the ground support
- Enhance media and social media monitoring -- Agility
- Secure media coverage
- Proactive messaging
- Correct misinformation

Tips to Succeed

- Expect the unexpected
- Have a solid media and social plan in place.
- Engage with those affected.
- Show lots of empathy
- Spend on traditional and social media to ensure messaging

What insurance covers:

Most home and business insurance policies cover fire damage. If residents have to leave their homes because of a mandatory evacuation order issued by civil authorities, most home and tenant's insurance policies will provide coverage for reasonable additional living expenses for a specified period of time. Your insurance representative is at the ready to clarify the details of your policy.



Call 1-844-2ask-IBC or visit **ibc.ca** for more info.

Debunking Myths

If wildfire is an "Act of God" will my coverage be voided?:

This is a pure myth. There is no such terminology as "Act of God" in home insurance policies in Canada. Insurers pay for fire damage, including wildfire.

If I enter my property without an adjuster present, will my coverage be voided?:

As long as it's safe to do so and the evacuation order has been lifted, you are free to enter your property with or without an adjuster present. Entering on your own will not void your claim.



IBC BAC Call 1-844-2ask-IBC or visit ibc.ca for more info.





Crystal Hooge Johansen A piece of advise I was once given regarding insurance companies. Remember your adjuster works for the insurance company and not for you. They are going to do everything they can to save their company money. Fight for yourselves and your families and don't take no for an answer.

Like Reply 1 hr



Andrew Bartucci Hi there, just wanted to say that insurance is a financial service or transaction like any other. After a loss, a portion of that financial service is triggered and the claim transaction begins. Insurers expect to pay claims, that is what they are in business for. It's true, homeowners must make sure they are being treated fairly, but it need not be an adversarial situation with their adjuster. Amicable relations always makes any situation work more smoothly. Adjusters are people too who are there to help get your life back on track and will do their best to get their customers back to where they were before the loss.

Like - Reply - Just now - Edited



Write a reply.



Kelsey Skolovy Our insurance company told us we don't have to enter right away, and when we do we can coordinate it with our assigned adjusted and they can come along or meet there shortly after we return. Every company will be different.

Like - Reply - 13 - 20 hrs



Andrew Bartucci This is true... good news is that entering your property without an adjuster is fine (provided it's safe to do so) just keep receipts and take pictures. PS - I work for IBC. Here's more info on the insurance items: http://www.ibc.ca/ab/disaster/fortmacfire



Wildfire in Fort McMurray and Surrounding Area

IBC.CA

Like - Reply - Remove Preview - Just now



Write a reply..



Melissa Noftall Tell them to go up there themselves and look ... God insurance companies are crooks...

Like · Reply · 1 · 16 hrs



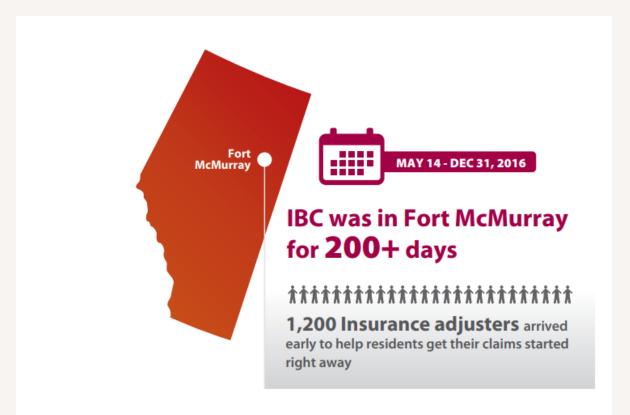
Andrew Bartucci Hi Melissa Noftall - the insurance companies are trying extremely hard to get up there to look. They've set up mobile claims departments in several evacuation centres and they all are ready to begin the process to help customers. I work with IBC and I've seen first-hand how the insurance companies are desperately trying to get into Fort Mac to begin the process. We are working with government to get up there asap - as soon as the companies are allowed entry, adjusters will be on the ground immediately. I assure you the goal is to help customers right now. Fire is covered in policies - so it's in the best interest of all to help customers quickly. Heather Mack from our organization hasn't stopped working w/ government to get the companies into the sites. Sadly, with fires sparking back up, the process was slowed down yesterday but the efforts won't stop until we have access and start helping customers. Our thoughts are with all during this tragedy. Here is some info from our site: http://www.ibc.ca/ab/disaster/fortmacfire

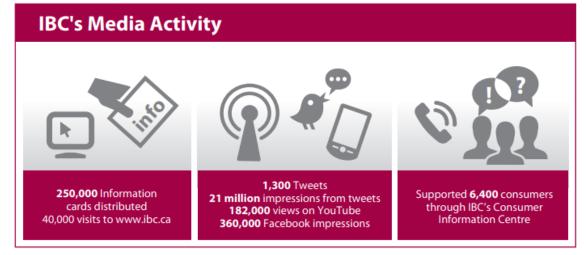


Wildfire in Fort McMurray and Surrounding Area

IBC.CA

Like - Reply - Remove Preview - 9 mins





At the end of the day

- Monitor everything
- Neutral but substantive media coverage
- Dealing with people on social media groups, especially on FB
- Government support and renewed commitment to climate initiatives, building resilient communities
- Seen as a help to the community

