



Village of Lytton Update

September 10, 2021 at 6 p.m.

CLARIFICATION OF TWO-YEAR LIMITATION PERIOD ON INSURANCE CLAIMS

The [Insurance Bureau of Canada \(IBC\)](#) has provided clarification for residents on the BC Insurance Act two-year limitation period on insurance claims:

In British Columbia, the [Insurance Act](#) sets out the limitation period for the settlement of insurance claims as being two years from the date of loss. Essentially, this means that a property owner and their insurer have two years from the date of loss to complete the claims process. The relevant section of the Insurance Act (Section 23) is included below this correspondence.

As long as the claim is progressing and the policyholder is materially advancing the claims process, if additional time is needed insurers will typically grant an extension to time period to complete the claim. This takes place on an individual claim by claim basis. There are two ways to extend this limitation period, if a claimant requires more time to complete their claim.

- As you approach the two year limitation, the policyholder can ask for a voluntary extension in writing of the limitation period from the insurer; or*
- A legal action can be filed with the court, following the rules of court, to extend this limitation period*

Residents with additional questions relating to these limitations or the claims process in general are encouraged to contact their insurance representative or IBC at 1-844-2ASK-IBC.

Learn more at <http://www.ibc.ca/bc/disaster/wildfires> or read the Insurance and Wildfires FAQs here: <http://assets.ibc.ca/Documents/Disaster/BC-Wildfire-Insurance-QA.pdf>.

EMERGENCY SUPPORT SERVICES FOR LOSS OF PRIMARY RESIDENCE

British Columbia Emergency Support Services (ESS) have been extended through to October 1, 2021 for households who are currently receiving ESS supports and who have experienced a loss of their primary residence. This extension of supports will be eligible even when an order has been lifted for residents that do not have insurance. Extension of supports may be offered if the household does not have insurance or any other means of support.

If you have been evacuated due to wildfires, you are encouraged to register with ESS at <https://ess.gov.bc.ca/> or call 1-800-585-9559.

APPLY FOR EXTENDED EMERGENCY SUPPORT SERVICES

Residents of Ponderosa and Loring who are unable to return home and therefore need to continue receiving Emergency Support Services (ESS) must complete an Extraordinary Evacuee Authorization Form. Residents can begin the process by emailing communication@lytton.ca with their full name, address, contact information and reason for the requested extension.

VIEWING AND SIFTING IN THE VILLAGE OF LYTTON

Residents who would like to view their properties, or receive support with sifting through the rubble on their properties should contact one of the two certified volunteer organizations, [Samaritan's Purse](#) or [Team Rubicon](#). These organizations will provide the necessary personal protective equipment and ensure residents' safety. Residents will be able to view their properties curbside while directing sifters in the rubble. Sifting has already started on the west side of Main Street and will now begin for properties on the east side. Residents who have already registered with an organization will be contacted soon.

QUESTIONS

For more information, please read the Village's frequently asked questions: <https://lytton.ca/what-you-should-know/>.

Contact communication@lytton.ca if you have any additional questions or concerns.