

Extreme weather: insurance and government's financial response

Alberta is no stranger to extreme weather events, such as the 2001-2002 [drought](#) and 2013 Southern Alberta [flood](#). However, not all extreme weather events that impact Albertans will make national headlines; events such as intense rain, heavy snow, hailstorms, unseasonable frosts, and drought can have significant consequences for families and communities.

When recovering from extreme weather events, you may not always know where to turn. Sometimes there can seem to be an overwhelming number of resources to consult, while in other cases there can appear to be very few.

To help, we have compiled the potential financial resources available to Albertans as they recover from an extreme weather event involving water: flood, drought, snow and hail. This is by no means an exhaustive summary of the resources, financial or otherwise, which may be available during the extreme weather event recovery period.

Click the following links to learn more about what's covered at the personal level and how municipal, provincial and federal governments respond:

[Personal coverage for extreme weather events](#)

[Municipal financial response to extreme weather events](#)

[Provincial financial response to extreme weather events](#)

[Federal financial response to extreme weather events](#)

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Photo: Storm Coming by Roman Cherednychenko [1]

When flood, drought, hail or snow hits – do you know what's covered?

Extreme Event	Personal	Municipal	Provincial	Federal
Overland flooding (also known as riverine, or fluvial flooding)	Homes may be covered with optional flood insurance (can also include sewer backup) Automobiles may be covered	No direct payout to individuals; municipal programs and activities will help public and private recovery	Disaster Relief Program funding may be available to individuals and municipalities affected by extraordinary,	Disaster Financial Assistance Arrangement funding may be available to provinces/territories once recovery spending exceeds threshold

	with comprehensive insurance		uninsurable events	
Urban flooding (also known as surface, or pluvial flooding)	Homes may be covered with optional flood insurance (can also include sewer backup) Automobiles may be covered with comprehensive insurance	No direct payout to individuals; municipal programs and activities will help public and private recovery	Disaster Relief Program funding may be available to individuals and municipalities affected by extraordinary, uninsurable events	Disaster Financial Assistance Arrangement funding may be available to provinces/territories once recovery spending exceeds threshold
Drought	Not applicable to homes or automobiles Crops may be covered by insurance	Municipalities may participate in regional drought mitigation; unlikely to have recovery programs	Agricultural losses may be eligible for a Disaster Relief Program, but this is rare[2]	Disaster Financial Assistance Arrangement funding unlikely to be available for producers in response to drought [3]; other programs may be available[4]
Hail	External home damage likely to be covered by insurance Automobiles covered only by comprehensive insurance Crops may be covered by insurance	No direct payout to individuals; municipal programs and activities will help public and private recovery	Damages to individuals' property unlikely to be covered by a Disaster Relief Program, given availability of insurance; municipal emergency operations and recovery may be covered by Disaster Relief Program, but this is rare	Damages to individuals' property unlikely to be covered by a Disaster Financial Assistance Arrangement, given availability of insurance; municipal emergency operations and recovery may be covered
Snow	External home damage likely to be covered by insurance Damage to automobiles covered only by extended insurance Crops may be covered by insurance	No direct payout to individuals; municipal programs and activities will help public and private recovery	Damages to individuals' property unlikely to be covered by a Disaster Relief Program, given availability of insurance; municipal emergency operations and recovery may be covered by Disaster Relief Program, but this is rare[5].	Damages to individuals' property unlikely to be covered by a Disaster Financial Assistance Arrangement, given availability of insurance; municipal emergency operations and recovery may be covered

This table is a guide only. It is not considered to be a replacement for insurance, related advice or a guarantee of support in the event of an emergency. Note the quantity and variety of insurance providers and municipalities in Alberta makes a comprehensive list problematic to keep up to date.

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ALBERTA WaterPortal SOCIETY **When flood, drought hail or snow hits – Do you know what's covered?**
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	Personal	Municipal	Provincial	Federal
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 Urban flooding (also known as surface, or pluvial flooding)	<ul style="list-style-type: none"> Homes may be covered with optional flood insurance (can also include sewer backup) Automobiles may be covered with comprehensive insurance 	<ul style="list-style-type: none"> No direct payout to individuals; municipal programs and activities will help public and private recovery 	<ul style="list-style-type: none"> Disaster Relief Program funding may be available to individuals and municipalities affected by extraordinary, uninsurable events 	<ul style="list-style-type: none"> Disaster Financial Assistance Arrangement funding may be available to provinces or territories once recovery spending exceeds threshold
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www.albertawater.com

Sources

- [1] Retrieved from <https://www.flickr.com/photos/glorund/>
- [2] The Canadian Press. 2015. Alberta's farming losses from extreme weather declared a 'disaster'. Retrieved from <https://www.theglobeandmail.com/news/national/albertas-farming-losses-from-extreme-weather-declared-a-disaster/article26067865/>
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- [4] Statistics Canada. 2015. Data quality, concepts and methodology: Explanatory notes on direct program payments to producers. Retrieved from <http://www.statcan.gc.ca/pub/21-015-x/2012001/technote-notetech3-eng.htm>
- [5] Matt Dykstra, Edmonton Sun. 2015. Alberta NDP face criticism after "Snowtember" aid funding denied. Retrieved from <http://www.edmontonsun.com/2015/07/30/alberta-ndp-face-criticism-after-snowtember-aid-funding-denied>

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