

**PROVINCIAL
DISASTER
ASSISTANCE
PROGRAM**



Financial assistance for **uninsurable essential property damage** resulting from natural disasters such as tornados, floods and other kinds of severe weather

Eligible Expenses

For First Nations residents, this may include items like essential furnishings and clothing. For business owners, this may include stock and supplies and essential work clothing. For agricultural claims, this may cover damaged fencing, bales, and field erosion. PDAP may also help cover the cost of clean-up, repairs and temporary relocation.

PDAP is not a substitute for private insurance nor does it provide full compensation for losses. PDAP provides assistance to return property to its pre-disaster value; this includes applying depreciation for age of and condition of property. Expenses beyond that value are not covered. It does not cover any insurable loss of production or loss of revenue including unseeded acres of agricultural land.



Top 20 Commonly Asked Questions about Eligible PDAP Expenses

1. Fans/dehumidifiers	Eligible: *rental and usage of Not eligible: purchase
2. Camera/photo prints	Eligible: disposable/film development Not eligible: any other kind of camera
3. Sump pumps	Eligible: purchased within two weeks of disaster Not eligible: ongoing usage to mitigate or prevent further damage
4. Landscaping	Not eligible (not essential to livelihood)
5. Geotextile fabric	Eligible: only if it existed prior to the disaster
6. Ruts caused by machinery	Not eligible
7. Agricultural tools	Not eligible (tools are insurable property)
8. Unharvested/unseeded crops	Not eligible (crops are insurable property)
9. Insurance deductibles/top-ups	Not eligible
10. Upgrades to property	Not eligible (PDAP helps return property to its pre-disaster value only)
11. Weeping tile	Eligible: only if it existed prior to disaster Not eligible: to mitigate or prevent further damage
12. Stockpiling gravel	Not eligible
13. Berm	Eligible: temporary only Not eligible: to mitigate or prevent further damage
14. Fuel	Not eligible
15. Purchase of Tools (drills, hammers, etc.)	Not eligible
16. Purchase of heavy equipment	Eligible: *Rental and usage of
17. Non-essential furniture	Not eligible
18. Eaves/downspouts	Not eligible
19. Filtration systems	Requires prior approval – Call PDAP 1-866-632-4033 for clarification
20. *Mould remediation	Requires prior approval – Call PDAP 1-866-632-4033 for clarification

*Please note, under current PDAP guidelines some maximum allowances do apply.

Contact PDAP for clarification: 1-866-632-4033

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