



# STANDARDIZED ITEMS LIST (SIL)

Government of the Northwest Territories

Disaster Assistance Policy

JUNE | 2022

If you would like this information in another official language, call us.  English
Si vous voulez ces informations dans une autre langue officielle, contactez-nous.  French
Kīspin ki nitawihtīn ē nīhīyawihk ōma ācimōwin, tipwāsinān.  Cree
Tłįchǫ yatı k'ę̀è. Dı wegodı newǫ dè, gots'o gonede. Tłįchǫ
Perihtl'ís Dëne Sųliné yati t'a huts'elkër xa beyáyati thezą zat'e, nuwe ts'ën yólti.  Chipewyan
Edı gondı dehgáh got'je zhatıé k'éé edatł'éh enahddhe nıde naxets'é edahłí.  South Slavey
K'áhshó got'įne xədə k'é hederi pedįhtl'é yeriniwę nídé dúle.  North Slavey
Jii gwandak izhii ginjìk vat'atr'ijąhch'uu zhit yinohthan jì', diits'àt ginohkhìi.  Gwich'in
Uvanittuaq ilitchurisukupku Inuvialuktun, ququaqluta. Inuvialuktun
$\dot{\mathbb{C}}^{b}d d  D G^{b}d d  C^{b}d d d d d d d d$
Hapkua titiqqat pijumagupkit Inuinnaqtun, uvaptinnut hivajarlutit. Inuinnaqtun
Indigenous Languages:
867 XXX-XXXX Ext.XXXXX
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866-561-1664 Toll Free

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### **Forward**

- 1. This document is produced by the Government of the Northwest Territories to standardize the evaluation and reimbursement levels for claims for damage or loss after a disaster.
- 2. This document is applicable when the Disaster Assistance Policy (DAP) has been enacted as a result of a disaster for use by the Department during their claims review process.
- 3. This document is a living document in that it is expected to require revisions from one disaster event to the next. The Government of the Northwest Territories relies upon the feedback and suggestions out of the last hazard event to keep the listing current and valid. As new items become known, as current items become out of date, and as costs change, the document must be updated to reflect these changes.
- 4. This *Standard Itemized List* (SIL) is effective upon receipt and supersedes all previously used lists, document or guidelines.
- **5.** Anyone may offer suggestions or present recommendations for changes in writing to:

Director - Disaster Assistance Municipal and Community Affairs Government of the Northwest Territories BOX 1320 YELLOWKNIFE NT X1A 2L9

flood@gov.nt.ca

### Part 1 – General Information

### Damage Assessment

- Evaluation of damaged goods is very subjective and Professional Appraisers are specifically trained in this area.
- Professional Appraisers were retained to provide visible proof, through a damage
  assessment, that the Government of the Northwest Territories is treating all who have
  suffered losses due to a natural disaster fairly and equitably with no intention of minimizing
  losses that have been sustained.
- The values listed in this SIL are higher than the values listed on the damage assessments, to recognize the higher price of goods and shipping costs in the Northwest Territories.

#### Prices

 Prices listed in the Limitations section represent the average of the price of the goods in Aklavik, Fort Good Hope, Fort Simpson, Hay River, Jean Marie River, Little Buffalo River and Nahanni Butte; price data was obtained from the Northwest Territories Bureau of Statistics.

### Additional Information to Fill Out Claims

- If you have receipts that exceed the maximum listed in the Limitations section, attach the receipt and include the actual cost you paid (as per your receipt) on your claim.
- Please reach out to a Pathfinder if you have any questions or if you require assistance to fill out your claim form.
- The Disaster Assistance Policy provides for 90% of total eligible costs to a maximum of \$240,000 per each claim. The contents identified in this SIL is only one component of a residential claim.
- Assistance is provided up to a maximum of 90% of total eligible costs. For example, if you claim \$40,000, 10% is deducted from that total and you will be provided with assistance up to a maximum of \$36,000.

## Part 2 – Exclusions

### General

1. Disaster Assistance focuses on the essentials of everyday life when insurance is not readily and reasonably available. As a result, this section of the SIL lists those items that are excluded from assistance and should not be included on claims for assistance.

This list is not all-inclusive and if you have an item that is not on this list you can include it on your claim form and the Disaster Assistance staff will review for consideration or eligibility.

#### **Exclusion Table**

ITEM	EXCLUSIONS
Automobiles	All, including related items (i.e. battery charger)
Antiques	All
Artwork (paintings, carvings, wall hangings, etc.)	All
Beverages	Beer, wine, liquor, soft drinks, empty bottles and containers
Cameras	All, unless used for business, then requires Committee recommendation
Cosmetics	All
Documents	Reference and textbooks
Fans, rug shampooers, humidifiers	Purchased for use in cleaning and drying flooded residence
Farm machinery	All

ITEM	EXCLUSIONS
Furs	May be considered as a regular winter coat under the maximum allowed for clothing
Insurance Differential and Deductible	Including the difference between any amounts received through insurance
Recreational items	Sports and pleasure items – bar and card tables, snowmobiles, skis
Lost wages	All (or any other lost income)
Personal handheld electronic devices	All (Blackberries, iPods, cell phones)
Recreational Property	Cottages, boats, trailers, secondary residences
Stereo equipment	All
Stored building materials	Panelling, plywood, lumber, roofing materials, insulation, paint, etc.

## Part 3 - Limitations

### General

Disaster Assistance focuses on the essentials of everyday life when insurance is not readily and reasonably available. This list is not all-inclusive and if you have an item that is not on this list you can include it on your claim form and the Disaster Assistance staff will review for consideration or eligibility.

### **Limitations Table - Disaster Assistance Claims**

ITEM	VALUE	LIMITATIONS (per application)
Kitchen	\$2,442.00	
Dinnerware Set (dinnerware, silverware)	\$362.00	\$362.00 maximum
Miscellaneous (e.g. broom, mop, iron, Ironing board, soap and laundry supplies, etc.)	\$325.00	\$325.00 maximum
Pots and Pans	\$650.00	\$650.00 maximum
Small appliances and utensils (e.g. microwave, toaster, frying pan, can opener, etc.)	\$325.00	\$325.00 maximum
Table & Chair set	\$650.00	\$650.00 maximum
Bedroom	\$4,612.00	
Bedroom Textiles (e.g. sheets, pillows/cases and blankets)	\$260.00	\$260.00 per bedroom maximum
Bedroom suite (includes bed frame, nightstands chest or drawers)	\$1,560.00	\$1,560.00 per bedroom maximum

ITEM	VALUE	LIMITATIONS (per application)
Mattress and box spring (queen bed and metal frame pricing)	\$2,156.00	Maximum of \$2,156.00 each, to a maximum of 4
Bedroom Miscellaneous (e.g. alarm clocks, lamps, laundry hamper, table/desk)	\$636.00	Maximum of \$636.00, to a maximum of 4
Dresser	\$529.00	Max 1 per bedroom if not submitting for a bedroom suite
Nightstand(s)	\$506.00	Max 1 per bedroom if not submitting for a bedroom suite
Crib	\$549.00	Replaces a mattress and box spring room if there is a child's room
Crib mattress and linens	\$468.00	Replaces a mattress and box spring room if there is a child's room
Living Room	\$6,723.00	
Bookcase	\$293.00	\$293.00 maximum
Chair	\$917.00	\$917.00 maximum
Couch/Sofa	\$1,534.00	\$1,534.00 maximum
Home Entertainment System	\$1,336.00	1 per household, \$1,336.00 maximum
Television	\$683.00	\$683.00, for repair or replacement, 1 maximum

ITEM	VALUE	LIMITATIONS (per application)
Living Room Suite	\$2,600.00	\$2,600.00 1 maximum (excludes coffee and end tables)
Living Room Miscellaneous (e.g. lamps, fan, cordless phone, etc.)	\$650.00	\$650.00 maximum
Coffee and end table set	\$1,161.00	\$1,161.00 maximum
Bathroom	\$519.00	
Bathroom Miscellaneous - Full Bathroom (e.g. towels, wash cloths, shower curtain, garbage can, etc.)	\$519.00	One full bathroom per house
Bathroom Miscellaneous - Half Bathroom	\$170.00	One half bathroom if identified in the assessment
Large Appliances	\$6,638.60	
Deep Freezer	\$655.00	\$655.00, 1 maximum
Dishwasher	\$1,137.00	\$1,137, 1 maximum
Fridge	\$1,331.00	\$1,331.00, 1 maximum
Stove/Range	\$1,040.00	\$1,040, 1 maximum
Washer and dryer	\$1,9500.00	\$1,950 maximum for 1 set
Laundry Room	\$263.00	
Ironing miscellaneous	\$154.00	\$154.00, 1 maximum
Shelving	\$109.00	\$109.00, 1 maximum

ITEM	VALUE	LIMITATIONS (per application)
Но	me Staples	
Household Miscellaneous		
Air conditioners, purifiers, medical filtering equipment, etc.		As appraised and supported by a medical certificate indicating they are required.
Barbeque	\$130.00	\$330.00, 1 maximum
Bicycles	\$342.00	\$342.00, 1 maximum
Clothing	\$1,660	Up to a maximum of \$1,660 for each permanent is a permanent resident in the home
Computer or iPad	\$1,336.00	\$1,336.00, 1 maximum per application
Food in longer-term storage in freezers or vegetables stored in root cellars	\$1,000.00	1 maximum per application
Toys, Games and Books	\$250.00	\$250.00 maximum per application unless used for livelihood, then at appraised value.
Vacuum cleaner- household	\$650.00	If purchased in lieu of rental for clean-up, 50% of purchase price to a maximum of \$650.00.
Water softener		Pay as appraised and supported by a medical certificate

ITEM	VALUE	LIMITATIONS (per application)
Wood Burning Stove	\$2,752.00	Eligible if wood burning stove is primary source of heat
Personal Related		
Glasses, (prescription eye), dentures, medicine insurance, pay as appraised		If applicant did not get assistance from medical. Receipts required
Suitcases	\$260.00	One set of three per adult - maximum \$260.00 per set
Other		
Clean-up	\$2,000.00	For household and yard clean up, a maximum of \$2,000.00.  If work is completed by the applicant, labour set at \$20.00 per hour. Work completed by a contractor or other outside help, require receipts.
Electrical bills – during the period contractors were at your home using fans, generators, etc. as part of the immediate abatement work.		Bills demonstrating the increase during this time period must be included with the claim.
Garages		Attached garage – contents will be identified in assessment report. Detached garage is not eligible.
Garden tools and supplies	\$130.00	\$130.00 maximum
Infant Highchair	\$284.00	\$284.00, 1 maximum
Infant Stoller	\$378.00	\$378.00, 1 maximum

ITEM	VALUE	LIMITATIONS (per application)
Lawnmower	\$330.00	\$330.00 maximum
Lumber and other materials if you did your own home repairs		Requires receipts.
Playpen	\$237.00	1 maximum
Septic tank cleaning and flushing		Requires receipts.
Sewing machine	\$325.00	\$325.00 maximum (including cabinet)
Snowblower	\$1,579.00	1 maximum
Tools	\$260.00	Household maximum \$260.00. Tools used for livelihood are eligible to the appraised value.

#### Other Items not listed

If you have a claim for other items not listed, you, must provide information on your claim demonstrating the essential nature of the item and receipts if you have them. A reminder that disaster assistance is not a compensation or insurance program but is intended to address the loss of essential items only. It is not intended to replace every single item that was damaged or lost as a result of the disaster.