SHIELD
WATER DAMAGE
RESTORATION AND REPAIRS

Your rights with the insurance company.

START HERE

You hold the policy.

You paid for this insurance. Your name is on the policy. The house is yours. The claim is yours. Here is what the law actually says that means.

ACCORDING TO THE INSURANCE ACT

This is a contract.

You and the insurance company are the two sides of the contract. They sold you a promise to pay if something covered happens. They did not buy the house, and they do not appoint the contractor.

ACCORDING TO EVERY B.C. HOME POLICY

They may look. That is all.

The conditions printed in your policy let them come in to see the damage and write a number. Looking is not owning. They cannot take the house or run the job without your agreement.

ACCORDING TO THE INSURANCE COUNCIL OF B.C.

You hire the contractor.

The person they send works for them, not for you. Even if they offer to “arrange” a company, the hire is still yours. What they reimburse is still subject to coverage, limits, reasonable costs, and the conditions in your policy.

UNDERSTAND THIS

The adjuster represents the insurance company—not you.

Their role is to evaluate coverage and cost. They may name a contractor from their list, review the wording, or ask you to sign a form. That is their process. It is not personal.

Ours is to fully document the damage and restore your property properly. Dry it properly. Rebuild it properly. Where the wall is already open, put it back so the next rain is not the same claim. That is the work.

ACCORDING TO THE INSURANCE ACT

They pay what the policy says.

If the damage is covered, they owe what the policy says. That is a debt under the contract. Coverage, limits, reasonable costs, and conditions still apply.

ACCORDING TO THE INSURANCE COUNCIL OF B.C.

The adjuster works for them.

They must tell you at the first meeting that they work for the insurance company. They are not your advocate. We are the contractor. We do not settle the claim.

ACCORDING TO B.C. FAIR-TREATMENT RULES

They still have to handle the claim fairly.

They must not stall or mislead you. Fair does not mean they pay more than the policy. It means they follow the contract. Coverage and the amount paid are still theirs to decide.

Intact

1.2 / 5 stars

Trustpilot · 280 reviews
trustpilot.com/review/intact.ca
intact.ca

TD Insurance

1.2 / 5 stars

Trustpilot · 261 reviews
trustpilot.com/review/tdinsurance.com
tdinsurance.com

Wawanesa

1.3 / 5 stars

Trustpilot · 59 reviews
trustpilot.com/review/www.wawanesa.com
wawanesa.com

Co-operators

1.3 / 5 stars

Trustpilot · 145 reviews
trustpilot.com/review/cooperators.ca
cooperators.ca

BCAA

2.1 / 5 stars

Trustpilot · 59 reviews
trustpilot.com/review/bcaa.com
bcaa.com

Star ratings: Trustpilot, August 2026. Canada-wide. People write after a claim. These are public customer scores, not a government ranking. Useful context when you decide who works in the house.

HOW WE HELP

We prepare the documentation and scope needed to support your claim.

Their role is to evaluate coverage and cost. Ours is to fully document the damage and restore your property properly. Coverage decisions ultimately belong to the insurer.

99%
OF OUR CLAIMS GO THROUGH

2 weeks
START TO FINISH — EVEN LARGE JOBS

2 months
TYPICAL WITH THEIR PROVIDER

4.9 ★
GOOGLE STARS · 109+ REVIEWS

Document the damage

We prepare photos, moisture readings, and a written scope so the insurer can assess the loss. We do not leave a room off the scope. We do not settle the claim. Coverage and the amount paid are theirs to decide.

Two weeks, not two months

Their provider often splits the job: one company dries, another tears out, another rebuilds. You wait between each. We are one crew from the first night through rebuild. Two weeks start to finish, even on large jobs. About two months is typical with their provider.

We build it better

The policy usually pays to restore what was there — subject to coverage, limits, reasonable costs and conditions. We restore it properly. Where the wall is open, we put it back so the next rain is not the same claim.

We are the contractor. We document damage and restore the house. We do not adjust or settle the claim. Under the B.C. Financial Institutions Act, that work belongs to a licensed adjuster. Coverage is always the insurer's.
Our record: 99% of claims go through. We have not had a claim fail to go through in three years. Two weeks is our average, including large jobs. Two months is typical with their provider. 4.9 stars on Google, 109+ reviews — vancouverflood.com.

Plain list. Keep this page.

You can

- Hire a qualified and properly insured contractor.
- Keep the crew already in the house. You do not have to switch.
- Start drying tonight. You do not wait for their company.
- Let their person come look. Looking is not owning the job.
- Ask them to put anything they require in writing.
- Request the decision and scope in writing. If you disagree, use the policy's review or dispute process.

They cannot

- Take the house or run the job without your agreement.
- Require you to fire the contractor you hired.
- Make payment depend on using their "preferred" company.
- Pressure you onto their list.
- Hold up drying while coverage is being reviewed.
- Treat a preferred list as a requirement. It is a suggestion.

According to the Insurance Act: they may inspect and they may price the claim. That is all they are allowed to do at the house.
According to the conditions in your policy: they cannot take the house or run the job without your agreement.
According to the Insurance Council of B.C.: they must not pressure you onto their list. You hire the contractor. Reimbursement is still subject to coverage, limits, reasonable costs, and the policy conditions.

They will give you a name. You can say no.

On the first call they often name a “preferred vendor.” That is a restoration company on their list. It is a suggestion, not a requirement. It is a company they already have an arrangement with — usually a large one that covers a lot of the province.

Why that name comes up

More trucks. More towns. One vendor for many claims. That is useful for the insurance company. It does not mean that company is the only option for your house.

How the work is often split

Often one company dries, another tears out, another rebuilds. The plumber and electrician come off a list. Our trades work here, so one crew owns the job from drying through rebuild.

What you can say

“I already have a contractor. They are staying. Please send your adjuster to this address.” You hired them. They can stay.

According to the Insurance Council of B.C.: an adjuster must not pressure you, mislead you, or discourage a valid claim. If they name a company, they should still tell you that you hire the contractor. Their list is a suggestion, not a requirement. What they reimburse is still subject to coverage, limits, reasonable costs, and the policy conditions.

Other places wrote the choice down. B.C. has the same result.

In a lot of the United States, an insurance company is not allowed to require their repair shop. Some states also say: if they recommend a company, they have to tell you in the same breath that you do not have to use it. Other Canadian provinces print the same homeowner rule you already have here: you stop the damage, they pay the reasonable cost. You choose who does the work.

According to Colorado law

On a house, they cannot require their repair company. They have to tell you that you may pick any shop you want. Requiring their list would not be allowed there.

According to North Carolina law

If the adjuster names a company for property damage, they have to tell you in the same breath that you are under no obligation to use it.

According to the Ontario Insurance Act

Same rule as B.C.: you take the steps to stop the damage. They pay their share of that cost. They do not appoint the crew.

According to B.C. law: you already have that same rule. In B.C. a preferred vendor is often named first. The Insurance Act still leaves the hire with you. Reimbursement remains subject to coverage, limits, reasonable costs, and the policy conditions.

Call them. Name your crew. Start the work.

Call the insurance company. Give your policy number. Tell them where the water came from. Tell them a contractor is already at the house.

If they give you a 1-800 and a national name, that is their list. You do not have to call it. You do not wait for that truck before the fans go on. Wet walls still need to be dried.

Do not say you will “wait for their vendor.” You do not have to cancel the people already working. You hired them. They can stay.

According to the Insurance Act: you must tell them the loss happened, and you must take reasonable steps to stop further damage. That means start drying tonight. It does not mean wait for their truck. The hire is still yours.

Coverage is assessed. You still dry the house.

A sudden leak — a burst pipe, a supply line — is usually covered. A slow leak that went on for months often is not. Sewer backup and water from outside the house are often extra. If they say it is not covered, ask them to show you the page.

Deductible

The part you pay. It comes off the cheque. It does not pick the contractor.

The house and your things

The building is one part of the policy. Furniture, clothes, the basement contents are another. Ask about both.

If you cannot stay

Ask whether the policy includes additional living expenses — a hotel or short-term rent if you cannot stay.

According to the Insurance Act: they decide what the wording covers. That is their job under the contract.
According to the same Act: you still have to stop the damage while they look it up. Do not shut the fans off while coverage is being reviewed.

One policy, or two.

A house: one policy, in your name. You file. You choose the contractor.

A condo or townhouse: usually two. Yours for the unit and your things. The building's for the structure and common pipes. Each side still picks their own contractor for the work their policy pays.

They may disagree which policy pays. That dispute is between insurance companies. It is not a reason to stop work or to switch crews.

According to the Insurance Act: whoever holds the policy is the one who hires for that work. A dispute between two insurance companies does not change who you hired.

Photos. Readings. Receipts.

Photograph the water, where it came from, and what got wet. Keep receipts. We write down how wet the walls are. That record is how the damage is shown. Without it the insurer has less to assess.

You do not need their preferred company to start documenting. Your contractor can send photos, readings, and a written scope to their adjuster.

If you switch companies, that record starts again with people who never saw the house wet.

According to the Insurance Act: you have to give them a written account of the loss — what got wet, when, how. That record is yours to build. They cannot make you switch contractors just to start it.

08 · YOU HAVE TO STOP THE DAMAGE

That duty is yours. The crew is yours.

The policy says you must stop further damage. Pull the water. Dry the structure. Take out what cannot be saved. If you wait, they can cut what they pay for damage that got worse.

That duty does not mean you must use their company. It means the work has to start. A crew you hired tonight meets that duty. Their company arriving tomorrow does not undo work already done.

According to the Insurance Act: you take the reasonable steps to stop further damage. They pay their share of the reasonable cost of those steps. The steps are yours. The contractor is yours. Their list is not part of that duty.

They look. They price. They do not hire.

The adjuster is paid by the insurance company. They come to the house. They look at the damage. They write what they think it is worth. Coverage and the amount paid are still theirs to decide.

Walk them through. Show them what we are doing. You do not need a second company in the room for the inspection.

If they name a preferred vendor at the house, the answer is the same: you already hired someone. They can stay.

According to the Insurance Act: they may enter to see the damage and write a number. They may not take the house.
According to the Insurance Council of B.C.: at the first meeting they should tell you they work for the insurance company, and that you hire the contractor.

You hire. They reimburse.

They pay for covered work, minus the deductible — subject to coverage, limits, reasonable costs, and the conditions in your policy. Paying the claim does not include choosing the contractor. If you switch, the documentation starts again with people who did not see the house wet.

The cheque is payment under the contract. It is not a right to choose who does the work.

According to the Insurance Act: they reimburse covered, reasonable costs under the policy.
According to the Insurance Council of B.C.: you hire. Reimbursement is still subject to coverage, limits, reasonable costs, and the policy conditions.

The policy pays to put it back. We restore it properly.

Dry first. Then rebuild. Same company for both, so the person who opened the wall is the person who closes it. Their list often only dries, then sends someone else who never saw the water.

The policy usually pays to restore what was there — subject to coverage, limits, reasonable costs and conditions. That is a proper restore, not a temporary patch. Where the wall is open, you can also choose to put it back better: a membrane, a floor that can take water, a detail that does not fail the same way.

According to the Insurance Act: you hire for drying and for rebuild, unless they send a written notice that they will rebuild it themselves. That letter comes after you sign the proof of loss — not on the first phone call.

Read it. Then sign. The cheque does not pick the crew.

You will sign a form that lists what was damaged. That is the proof of loss. Read it. If a room is missing, say so. Signing it confirms the loss. It does not appoint their vendor.

They may pay some now and the rest when the work is done. Ask about living expenses if you cannot stay. The cheque pays for the work. It does not mean you have to use their company.

According to the Insurance Act: after you deliver the proof of loss, they generally have 60 days to pay.
According to the same Act: they can rebuild it themselves only if they put that in writing within 30 days. A phone call naming a vendor is not that written notice. The cheque does not pick the crew.

Get it in writing.
You can keep your crew.

If they say they will not pay unless you use their company, request that in writing. A B.C. home policy does not require their vendor. Request the decision and scope in writing. If you disagree, use the policy's review or dispute process. The crew already in the house can stay.

According to the Insurance Council of B.C.: an adjuster must not coerce you or mislead you to steer the claim onto their company.
According to Colorado law: requiring their shop on a house is not allowed.
According to North Carolina law: they would have to tell you that you can refuse.

Finish the house. Keep the papers.

Keep the policy, the form you signed, the estimates, and the moisture records. Same people finish the rebuild. Same people, if you want it, put it back better.

Do not throw the file out when the fans leave. You may need it if the number is short, or if the same leak comes back.

According to the Insurance Act: those papers prove the loss and the payment. Keep them.

FAQ

Questions people ask.

The same ones come up on the first night, on the call with the adjuster, and when the cheque is late. The next pages answer them in order. Each answer says what you do, then what the law says that means.

If a question is not here, call us before you agree to anything on the phone. You do not have to switch crews while you think about it.

Their company, and the cheque.

Do I have to use the company they name on the phone?

No. That name is a company on their list. It is a suggestion, not a requirement. You can hire a qualified and properly insured contractor. If Vancouver Flood is already in the house, they can stay. What the insurer reimburses is still subject to coverage, limits, reasonable costs, and the policy conditions.

According to the Insurance Council of B.C.: you hire the contractor. The adjuster works for the insurance company. Their list is a suggestion. B.C. does not have one universal licence for general restoration contractors.

If I say no, can they refuse to pay?

They should not make payment depend on using their company. If someone says that, request the decision and scope in writing. If you disagree, use the policy's review or dispute process. The crew already working can stay. Reimbursement is still subject to coverage, limits, reasonable costs, and the policy conditions.

According to the Insurance Council of B.C.: they must not pressure you or mislead you to steer the claim. According to Colorado law: requiring their shop on a house is not allowed. B.C. leaves the hire with you, even when a preferred vendor is named first.

I already hired someone. Do I have to send them home?

No. Starting work is what the policy asks you to do — stop further damage. Sending that crew home and waiting for their truck does the opposite. The file, the readings, and the people who saw the water stay with the company you hired.

According to the Insurance Act: you must take reasonable steps to stop further damage. That duty is yours. The contractor is yours. Their vendor arriving tomorrow does not replace work already done.

Who does the adjuster work for?

The insurance company. Not you. They come to look, to write a number, and to report back to the company that pays them. Coverage and the amount paid are still theirs to decide. Walk them through. You do not need a second company in the room for the inspection.

According to the Insurance Council of B.C.: they must tell you at the first meeting that they work for the insurance company, and that you hire the contractor.

Drying, coverage, and who files.

Do I wait for their person before I dry the house?

No. Wet walls get worse every hour. Call them, name your crew, and start. Looking at the house later is their right. You do not have to wait for their vendor before drying starts. Photograph everything before it is opened, then dry.

According to the Insurance Act: you must report the loss, and you must take reasonable steps to stop further damage. Those are two duties. The second one does not wait on their truck.

What if they say the leak is not covered?

Ask them to show you the page in the policy. A sudden burst is usually covered. A slow leak over months often is not. Sewer backup and water from outside the house are often extra. A “no” on the phone is not the end of the file. Keep drying while they look it up.

According to the Insurance Act: they decide what the wording covers. You still have to stop the damage. Do not shut the fans off while coverage is being reviewed.

What is a deductible? Does it pick the contractor?

The deductible is the part you pay. It comes off the cheque. If the work is $40,000 and your deductible is $2,500, they pay $37,500 if the claim is covered. It has nothing to do with who does the work.

According to the Insurance Act: the contract sets what they pay and what you pay. It does not set who you hire.

I live in a condo. Do I still choose the crew?

Yes, for the work your policy pays. A house is one policy, in your name. A condo is usually two: yours for the unit and your things, the building’s for the structure and common pipes. They may disagree which policy pays. That dispute is between insurers. It is not a reason to stop work in your unit.

According to the Insurance Act: whoever holds the policy hires for that work. A dispute between two companies does not change who you hired.

The form, the number, and the rebuild.

What is a proof of loss? What if I sign too fast?

It is the form that lists what was damaged. You sign it. Read every room. If a closet, a suite, or the contents are missing, say so before you sign. Signing confirms the loss. It does not appoint their vendor. It does not lock you into their first number if that number is short.

According to the Insurance Act: you have to give them a written account of the loss. After you deliver it, they generally have 60 days to pay. Read it. Then sign.

Their estimate is lower than the work. What then?

Their number is what they think the work is worth. It is not always what the house needs. We send the readings, the photos, and our scope. You do not have to accept the first figure, and you do not have to change contractors to discuss the estimate. Request the decision and scope in writing. If you disagree, use the policy's review or dispute process.

According to the Insurance Act: if you disagree on the value or the repairs required, that question can go to the dispute process in the Act. Coverage is a separate question from price.

Does the policy only put it back the same — or can we rebuild better?

The policy usually pays to restore what was there — subject to coverage, limits, reasonable costs and conditions. That is a proper restore, not a temporary patch. Where the wall is already open, you can also choose to put it back better: a membrane, a floor that can take water, a detail that does not fail the same way. Sometimes that work is required to make it right and may be assessed as part of the claim. Sometimes you pay the difference. We document the damage and restore the house. We do not settle the claim.

According to the Insurance Act: they owe the covered loss under the contract. “Better” on top of that is your choice while the house is open.

Can the insurance company rebuild the house themselves?

Only in a narrow way. They can elect to repair or replace instead of paying — but they have to put that in writing, after the proof of loss, in a set time. A phone call naming a preferred vendor is not that written notice. Until that written notice exists, you hire.

According to the Insurance Act: written notice within 30 days of the proof of loss. Begin the work within 45 days. A phone call is not notice.

The hotel, the big company, the first call.

I cannot stay in the house. Does the policy pay a hotel?

Often yes, if the policy includes additional living expenses — a hotel or short-term rent if the house is not livable. Ask, in writing. Keep receipts. It is a coverage question under the policy.

According to your policy wording: living expenses are a separate coverage from the building. Ask them to point to the page. According to the Insurance Act: they pay what that contract owes.

Why do they name a large national company?

Because that company covers more of the province. More trucks, more towns, more volume. Those firms often hire other companies to do the work: one dries, another tears out, another rebuilds. Our trades work here, so one crew owns drying through rebuild. Size is not a requirement of the policy.

According to the Insurance Act: nothing in the contract requires you to pick the largest firm on their list. According to the Insurance Council: you hire. Reimbursement is still subject to coverage, limits, reasonable costs, and the policy conditions.

What do I actually say on the first call?

Give your policy number. Tell them where the water came from. Tell them a contractor is already at the house. If they give you a national name: “I already have someone. They are staying. Please send your adjuster to this address.” You do not have to wait for their vendor, and you do not have to cancel the crew on site.

According to the Insurance Act: report the loss, and start stopping the damage. According to the Insurance Council: you hire the contractor. That is the whole call.

What do I keep when this is over?

The policy. The proof of loss you signed. The estimates. The moisture readings and photos. The emails. Keep them. Same people finish the rebuild. Same people, if you want it, put it back better. Do not throw the file out when the fans leave.

According to the Insurance Act: the papers prove the loss and the payment. You may need them if the number is short, or if the same leak returns.

Edge cases. Still your hire.

They said I have to use their plumber / their electrician.

Same rule. A trade on their list is still a suggestion. You can keep the plumber and electrician who already opened the wall. Splitting the job across a roster is how the big vendors work. It is not a requirement of the policy.

According to the Insurance Council of B.C.: you are responsible for the hiring and work of contractors — including the trades. They do not get to pick them one by one.

They want me to sign a work authorization for their vendor tonight.

Do not sign it until you have read it. That paper would appoint their vendor. You already have a contractor. If they want something signed, it should not cancel the crew in the house. Ask for a copy. The fans can still run.

According to the Insurance Council: they must not coerce you. According to the Insurance Act: starting the drying is your duty. Signing their vendor onto the job is not.

The strata manager told me to use the building's restoration company.

The building can hire for the building's work. Your unit is still your policy, and your hire, unless the work is clearly the strata's. Work in the unit can continue while they sort which policy pays. If two policies are in play, two files — drying does not have to stop.

According to the Insurance Act: each policyholder hires for the work that policy pays. A manager's preference is not the statute.

What if I still do not know what to do?

Call us before you agree to anything. Bring the policy if you have it. You do not have to fire the crew or wait for a 1-800. The first night is for water, photos, and a clear sentence: you already have someone, and they are staying.

According to the Insurance Act and the Insurance Council: the contract is yours, the hire is yours, and drying starts now. That is enough to act on.

KEEP THIS

Four things.

You hold the policy

According to the Insurance Act: it is your contract. They pay what it owes, subject to coverage, limits, reasonable costs, and conditions. They do not take the house.

The adjuster represents the insurance company—not you.

According to the Insurance Council: the adjuster works for them. We document the damage and restore the house. Coverage is theirs.

You choose the contractor

According to the Insurance Council: you hire a qualified, properly insured contractor. Their list is optional. Reimbursement is still subject to coverage, limits, reasonable costs, and the policy conditions.

You must start drying

According to the Insurance Act: stop further damage now. They pay their share of the reasonable cost of the work you started.

Your rights with the insurance company

Homeowner handbook · British Columbia

Shield Water Damage Restoration

Vancouver Flood Restoration

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