



Essex County Tornado Assistance Fund

Residents and non-profit organizations in the Municipality of Leamington and the Towns of Essex and Kingsville, who sustained damage to property as the result of the storm event on June 6, 2010, may apply for consideration for special assistance provided by the Province and administered by the Municipality of Leamington.

This special fund provides assistance toward eligible costs arising from:

- Restoration, repair or replacement to pre-tornado condition of uninsured structural damages to a principal residence and essential furnishings;
- Removal of fallen trees, tree limbs and other debris clean-up not covered by insurance, to a maximum of \$2,000 per property.

It does not cover insurance deductibles or betterment of properties.

The fund is not intended to provide full replacement costs. The maximum payment to claimants is based on 90% of documented eligible costs. Some eligible items may receive coverage only to a maximum allowable amount. The Essex County Tornado Assistance Fund is **not intended to replace insurance policies provided by private insurance companies**, or to be a blanket program to assist residents and non-profit organizations for all losses caused by the June 6, 2010 tornado. It is intended to provide basic assistance for essential costs to those residents and non-profit organizations who suffered the most hardship and loss due to this event.

Applications for assistance are available at the Leamington Kinsmen Recreation Complex-Essex County Tornado Assistance Fund Office, at the Kingsville Town Hall, the Harrow Arena and Essex Town Hall and on the Municipalities' web sites at www.leamington.ca, www.kingsville.ca and www.essex.ca.

The deadline for submission of applications is July 21, 2010. No applications will be considered after this date.

Applications will be reviewed by a claims officer. For more information, questions relating to eligibility or to book an appointment, contact Bruce Maycock, Program Administrator, Essex County Tornado Assistance Fund Office at the Leamington Kinsmen Recreation Complex, 249 Sherk Street, Leamington, ON N8H 4X7, Fax: 519-322-2407 or call 519-322-2337 (after July 5th).

Essex County Tornado Assistance Fund

What is it?

- On June 6, 2010, Essex County area experienced a tornado event, causing significant damage. To meet the needs of those most impacted, the Government of Ontario has committed financial assistance up to \$1 million as special assistance for:
 - Municipality of Leamington;
 - Town of Essex;
 - Town of Kingsville.
- The Essex County Tornado Assistance Fund is part of this special assistance package, and is fully funded by the Province and administered by the Municipality of Leamington.

How does it work?

- The Essex County Tornado Assistance Fund helps homeowners and non-profit organizations with losses not covered by insurance. Receipt of assistance under this program does not constitute an admission of liability on the part of the Government of Ontario.
- Eligibility is limited to residents and non-profit organizations affected by the June 6, 2010 tornado event and located in:
 - Municipality of Leamington;
 - Town of Essex;
 - Town of Kingsville.
- Claimants are required to submit a completed application to the Municipality of Leamington with appropriate proof of uninsured costs (e.g. receipts, copy of insurance adjuster's report) by July 21, 2010.

What does it cover?

- This special fund provides financial assistance for residents and non-profit organizations:
 - Restoration, repair or replacement to pre-tornado condition of uninsured structural damage to a principal residence or main premises of a non-profit organization, and essential furnishings and property;
 - Removal of fallen trees, tree limbs and other debris clean-up not covered by insurance, to a maximum of \$2,000 per property;
 - Emergency living costs incurred during the emergency phase.

- It does not cover insurance deductibles or betterment of properties.
- It is not intended to provide full replacement costs. The maximum payment to claimants is based on 90% of documented eligible costs. Eligible items may receive coverage only to a maximum allowable amount.
- It is not intended to reimburse claimants for the cost of purchasing equipment for tree removal and other debris clearance, such as chainsaws, chippers or generators. The eligible cost for equipment will be the equivalent to the rental rate for the number of days the equipment is used.

Examples of eligible losses and costs arising from the tornado:

- Temporary accommodation and meals during the emergency phase;
- Repairs to a principal residence and garage;
- Repairs to a church or other premises of a non-profit organization;
- Restoration, repair or replacement of essential furnishings or property including household appliances and equipment necessary to the operation of a non-profit organization; (Note: Eligible items may receive coverage to a maximum allowable amount.)
- Removal and storage of essential furnishings and property as required to avoid damage;
- Rental of a chainsaws or other equipment to remove fallen trees or tree limbs;
- Payments to service providers for removal and disposal of fallen trees or other debris.

Examples of ineligible losses and costs:

- Losses covered by insurance
- Insurance deductibles
- Secondary residences, e.g. cottages
- Volunteer labour and own labour
- Stump removal and tree replacement are ineligible
- Non-essential furniture, e.g. stereos, recreation room furniture
- Landscaping, fencing, driveways and retaining walls, garden sheds, sod
- Recreational vehicles, e.g. boats, snowmobiles
- Antiques and collections
- Loss of revenue or wages
- Losses recoverable by law
- Sewage backup