

# Disaster Recovery Program

## Agriculture and farming operations

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### Overview

The Disaster Recovery Program provides financial assistance to individuals, small businesses, farming operations, not-for-profit organizations, municipalities and government departments for uninsurable loss and damage caused by emergencies and disasters.

The program is intended to help repair and restore your damaged property so that you can re-establish or maintain the viability of your agricultural farming operation.

### Eligible coverage

Losses and damages for which insurance was not readily or reasonably available at the time of the event are eligible for assistance. Eligible items include those considered essential to everyday life.



### Eligible applicants

To be eligible, your agricultural and farming operation must:

- Have yearly gross revenues between \$6,000 and \$15,000,000 as reported for tax purposes from farming operations.
- Be an owner-operated enterprise, other than a “hobby farm,” where the individual owner/operator is/are acting as day-to-day manager and own at least 50 per cent of the business.
- Be re-established in the community upon receiving assistance from the program.

### Steps to take after a disaster

1. Contact your insurance company and open a claim.
2. Ask for a letter indicating your insurance coverage and any exclusions.
3. Contact your local government to see if there are any supports available to you through non-governmental organizations in the area.
4. Take pictures of:
  - all damaged items before you throw anything away or make any repairs.
  - the inside and outside of your property.
5. Begin clean-up and repair work and ensure that you keep records of your time spent.
6. Keep copies of all receipts for clean-up, repairs, and replacement of damaged property.
7. Contact your local government and ask about the potential for a disaster recovery program in your area.
8. Submit an application and consent form (if/once a program is approved in your area). Upon receipt of your application, a case manager will contact you to guide you through the entire application process.
9. Gather all relevant items listed under supporting documentation.

## Supporting documentation

The following documentation is required:

- Most recent T1 General Personal Tax Return(s) for the owner(s) who individually or collectively own at least 50 per cent of the business; include any Statement of Farming Activities, schedule(s) T2042, T1163 or T1164, T1273 or T1274.
- Most recent Notice(s) of Assessment from the Canada Revenue Agency (CRA) that correspond to the T1 Personal Tax Return(s).
- Most recent Property Tax Notice of Assessment and Legal Land Title document for properties damaged by the event.
- If the damaged property is leased, a copy of the lease agreement.
- All T4 and/or T5 slips associated with the above T1 General Personal Tax Return and the T4 Summary (if the business has employees).

If the farm is a limited corporation, the following documents are also required:

- Most recent T2 Corporate Tax Return including Schedules 100 and 125.
- Most recent CRA Corporate Notice of Assessment that corresponds to the T2 Corporate Tax Return.
- Most recent corporate registry annual return listing the directors and officers, including the percentage of their respective ownership and contact information.

### Contact

Alberta Emergency Management Agency  
9515 107 Street NW  
Edmonton AB T5K 2C1  
Phone toll-free: 1-888-671-1111  
Fax: 780-427-1262  
Email: [drp.info@gov.ab.ca](mailto:drp.info@gov.ab.ca)  
Website: [www.aema.alberta.ca](http://www.aema.alberta.ca)

## Insurance letter requirements



You need to submit a letter from your insurance company. The letter must be on official letterhead, be signed by an authorized agent, and include the following:

- Name(s) of the insurance policy holder(s).
- Policy and/or claim number.
- Name and phone number of the insurance broker or agent.
- Date of loss.
- Date on which the broker/agent was notified of the loss.
- Address of the damaged property (legal land descriptions) for all affected sections of land.
- Type and cause of the damage or loss.

Your insurance letter must also include:

- A complete list of what damages were covered, including settlement amounts for all equipment and property.
- Any damages not covered should be outlined, including the reason that part of your claim was denied.
  - Was part of your claim denied because the damage was due to flood?
  - Was part of your claim denied because you did not have a sewer back-up endorsement, or because the sublimit on your policy was reached?