

Frequently Asked Questions (FAQs)

What is the difference between making a claim through my insurance company and making a claim against the Township of Centre Wellington?

- Making a claim through your insurance company means that you are taking advantage of your insurance coverage for your personal assets according to your insurance policy.
- Making a claim against the Township of Centre Wellington is a third-party claim, which means you believe that the Township is negligent in its maintenance of facilities, roads and trees, causing bodily injury and/or damage to your property and you are seeking compensation.

What you should know about going through your own insurance.

- When you deal with your own insurance company, you do so on a first party basis - you get the benefit of new for old. Your insurance coverage is generally more extensive than what you may recover from the Township through a third party claim.
- When you deal with the Township's insurance carrier, it is on a third party basis and you get paid for the value of the old (if the Township negligent).
- Often your insurance company will pay for your loss up front, regardless of who is responsible for the damage.

What you should know about making a claim against the Township of Centre Wellington.

- Third party liability claims will take more time as an investigation will be conducted to determine if the Township was negligent, causing damage.
- Payment from the Township is not guaranteed.
- If the Township is found to be negligent, the amount that you would receive in compensation is limited to its current value NOT its replacement value.

What is negligence?

- The Township has an obligation to maintain its infrastructure. It must exercise a reasonable standard of care. The Township may be found negligent if it fails to meet the appropriate standard of care, and that failure results in damage or injury to the public.
- If you choose to submit a claim against the Township, it is important to outline why you believe the Township is responsible for your accident and provide proof of your damages. The Township will conduct an investigation to determine if it has met its maintenance obligations.
- If the Township did not exercise a reasonable standard of care, the Township may be found to be negligent. In that circumstance, the Township will attempt to resolve your claim. Any compensation paid to you will be based on proof of damage that has arisen as a result of the Township's negligence. If the Township did exercise a reasonable standard of care, your claim will be denied.

Vehicle Damage - What should I do if my vehicle is damaged from a pothole, debris or manhole?

1. See a licensed motor vehicle mechanic to determine the extent of damage
2. Call the Centre Wellington Public Works Department at 519-846-9691 Option 2 so any required repair work can be done.
3. Contact your automotive insurance company as you may have coverage for this type of loss.
4. Alternatively, submit your claim in writing to the Township using the "Making a Claim" procedure.

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Vehicle Damage - What if I think the vehicle damage is the Township's fault?

If your insurance company pays for your vehicle repairs it will attempt to recover money from anyone they think was responsible for the damages. Typically, insurers try to recover the amount of the claim that they paid as well as your deductible. If you want to make a claim directly against the Township, the "[Making a Claim](#)" section provides the information you need. Based on the findings of its investigation, compensation will be provided only if the Township is legally liable for the property damage.

Vehicle Damage – I have damaged my vehicle on a road that was under construction or unassumed. What do I do?

1. See a licensed motor vehicle mechanic to determine the extent of damage
2. Contact your automotive insurance company as you may have coverage for this type of loss.

In both cases, there is an indemnity and insurance clause that protects the Township against claims arising from their operations. The Township requires that all of their contractors carry insurance. Should the Township receive a claim resulting from a contractor's work, it will forward the claim to the contractor for handling. Please note that payment in respect of property damage or bodily injury is contingent upon the contractor being found legally liable. To assist in processing your claim, the Township will identify the contractor as well as copy the contractor in our response to you.

If the loss occurred in a subdivision unassumed by the Township, the developer is responsible for the maintenance and upkeep of the area. To assist in processing your claim, the Township will identify the developer in our response to you and forward your claim to them for further handling.

Property Damage – I believe my property has been damaged as a result of Township construction. What do I do?

1. Record the details of the incident and, if possible, include the name(s) of the contractor and employees.
2. Contractors working on Township property will have a permit or contract. In both cases there is typically an indemnity and insurance clause that protects the Township against claims arising from their operations.
3. Should the Township receive a claim resulting from a contractor's work, it will be forwarded to the contractor for handling.
4. Payment in respect of property damage or bodily injury is contingent upon the contractor being found legally liable.

Property Damage – My property has flooded. What should I do?

Significant rainfall over a short period of time can result in the Township's storm system taking in more water than the system is designed to accommodate, resulting in flooding.

1. If at all possible, separate the damaged items from non-damaged items.
2. Contact your personal property insurance company as you may have coverage for this loss.
3. If the flooding originated from a storm sewer, call 519-846-9691 Option 2.

Property – How to Minimize Water Damage

In most situations, water damage can be minimized* by promptly taking the following steps:

1. Remove items of value that are in, or near, the source of water
2. Roll back or remove rugs close to the source of water
3. Use old rags or wet vacuums to eliminate excess water
4. Fans and/or dehumidifiers can reduce dampness and speed drying
5. If weather permits, open basement windows to circulate air – in addition to speeding the drying process this helps with odours
6. If the source of the problem is a leaking water meter:

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- Turn off the valve in front of the meter
- Place rags or pails beneath the meter to catch the drips, or, if the valve is spraying, wrap towels around the leaking spot

If water is widespread and there is serious damage, we suggest that you

- Make a written list of all property that is damaged
- Take photographs to document the water spread and the wet property
- Advise your insurance agent or broker promptly

If your insurance company believes the Township is responsible for your property damage it will make a claim for costs (and your deductible).

It is important that you immediately reduce the amount of damage to your property. Your insurance company may not be responsible for the cost of repair or replacement of property if you did not take reasonable measures to protect it.

Property Damage – My property has been damaged because of a sewer back-up. What should I do?

Contact your personal property insurance company to expedite repairs to your property. On your behalf, your insurance company may pursue any party they believe to be responsible for the damages.

Tree related – A Township owned tree has caused damage to my property. What should I do?

1. Contact Public Works at 519-846-9691 Ext. 379 to have the tree inspected or removed.
2. Contact your personal property insurance company as you may have coverage for this loss. Your insurer can pursue any party it believes to be responsible for the damages.
3. To submit a claim, follow the process outlined under “Making a Claim”.

The mere fact that a Township tree has caused damage does not warrant automatic compensation from the Township. An investigation will look into the history of the tree to consider all factors.

If the tree/limb failure occurred as a result of a storm event, the Township will not be responsible for your property damage.

Tree related – Tree roots from a Township owned tree has caused damage to my underground laterals. What should I do?

Tree roots rarely intrude or invade into underground laterals unless there is first a break in the lateral which would attract the roots. Old clay tiles do have a tendency to collapse from time to time and are not sealed in the same way as modern laterals and as a result of seepage, attract tree root growth in their direction.

Sidewalk Related – I have fallen on a Township sidewalk. What should I do?

Although sidewalks are inspected and maintained, deficiencies can still arise, sometimes quite suddenly. Sidewalk deficiencies may also be created by adjacent property owners; for example, by the installation of underground sprinklers, water flow and construction debris.

To submit a claim, follow the process outlined under “Making a Claim”.

Property Damage – Why did I receive an invoice from the Township for damage to Township property as a result of an accident?

Whenever damage to Township property is caused by a third party, the Township of Centre Wellington Public Works Department seeks recovery of the related costs from the responsible party. This is not done by Purchasing & Risk Management Division. For questions about these costs, please Public Works (519-846-9691 Ext. 379).

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Livestock Claims – What do I do if I have a livestock claim?

These claims are processed by the Legislative Division of Corporate Services.

Mailbox Claims – What do I do if my mail box is hit by a Township snowplow?

During business hours (8:30am – 4:30pm) call Public Works at 519-846-9691 Ext. 379.