

KEVIN O'REILLY—MLA FRAME LAKE
Household Insurance and Biomass Systems
Committee of the Whole—2021-2022 Operating Budget Review
NWT Housing Corporation—March 10, 2021

MR. O'REILLY: Thanks, Madam Chair. Always trying to make the Ministers look good. Look, I have a wood-pellet boiler in our house. We've had it for five years. It raises a couple of issues for me. Our insurance company cancelled our insurance over the holidays on us because we have a wood-pellet boiler, even though we've been with the same company for five years. We had some renovations done on the roof, and all of a sudden, they started to ask questions about our heating system. Then they cancelled the policy on us. One of the issues is trying to get home insurance is a barrier, period. I've raised this on the floor before. Is the Housing Corporation doing anything on the issue of home insurance and how that district heating systems or biomass might influence the ability for homeowners, even maybe renters or whatever, or you guys to even get insurance coverage? Thanks, Madam Chair.

CHAIRPERSON (Ms. Semmler): Thank you. Minister.

HON. PAULIE CHINNA: Thank you, Madam Chair. I will have President Tom Williams respond. Thank you.

CHAIRPERSON (Ms. Semmler): Thank you. Mr. Williams.

MR. WILLIAMS: Thank you Madam Chair. Home insurance, it can be cost prohibitive at time. We recognize that. Again, all you have to do is suffer one loss, and you understand why you have insurance. As a government, we're self-insured, so it really doesn't impact us with our assets. Certainly, in our home ownership programs, certainly, we have to look at it. We are working closely with the Department of Finance, trying to find solutions. I've said, as someone who's suffered a loss in my own home, I was sure glad I had insurance because I certainly didn't have \$100,000 to do the repair. All you need is one loss. I think it's more educating people on the merits of insurance and educating the insurance companies, the providers, that they are losing out on a huge market if they don't adjust their policies for our realities here in the North. Thank you, Madam Chair.

CHAIRPERSON (Ms. Semmler): Thank you. Member for Frame Lake.

MR. O'REILLY: Okay. Thanks, Madam Chair. I just wanted to make sure that is on somebody's radar. While I am at it, of course, I am going to call out my insurance company, Aviva: thank you very much for cancelling our policy over the holidays.