



Flooding in Canada has become a real problem, impacting people across the country. Yet few Canadians appreciate their flood risk and even fewer understand the coverage that's available.

While there are various kinds of water damage, the main types of residential flooding that happen, and trigger the most questions, are **overland flooding** and **sewer backup**.

Questions about insurance? Call us.

Insurance Bureau of Canada
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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



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A GUIDE TO Residential Water Damage and Flood Insurance



HOME INSURANCE → VISIT IBC.CA



HERE'S A
BREAKDOWN
OF THE
COMMON
DIFFERENCES
IN WATER
DAMAGE
COVERAGE.

TYPICAL
home/condo/tenant
coverage for water
damage*

✓ Caused by plumbing leaks from burst pipes, malfunctioning taps, improper connections, hot water tank failures

✓ Covers losses from damage to your home, condo or personal property

✓ Included in most home, condo or tenant policies

✓ Available to all homeowners, condo owners or tenants

OPTIONAL
sewer backup
coverage*

✓ Caused by sudden back up of sewers, pipes, drains, septic systems, sump pumps

✓ Covers losses from damage to your home, condo or personal property

✓ Available as optional coverage added to an existing home, condo or tenant insurance policy

✓ Available to most homeowners, condo owners or tenants

OPTIONAL
overland flood
coverage*

✓ Caused by overflow of lakes, ponds, rivers; or surface water from heavy rainfall or melting snow; or ground water or rising of the water table entering your home at the ground level or seeping in through windows, doors and walls

✓ Covers losses from damage to your home, condo or personal property

✓ Available as optional coverage added to an existing home, condo or tenant insurance policy

✓ May not be available to all homeowners, condo owners or tenants

*Based on IBC advisory wordings. Coverage limitations vary among insurers. Some insurers may provide sewer backup and overland flood coverage in a combined endorsement. Speak with your insurance representative about the type of coverage that's right for you.

Flooding caused by storm surges, tsunamis or tidal waves is NOT covered.

» Steps You Can Take to Protect Your Property

Inside your home

- ❑ Avoid keeping valuable items in the basement.
- ❑ Don't pour fats, oils and grease down your drains.
- ❑ Raise large appliances, furnaces, hot water heaters, electrical panels and oil tanks above any anticipated flood levels.
- ❑ Use water-resistant building materials below ground level.
- ❑ Install a backwater valve as recommended by your municipality. Some municipalities may offer subsidies to offset the installation cost.
- ❑ Reduce home water use during heavy rainfalls.

- ❑ Install flood shields or barriers for basement windows and doors. The tops of the shields should extend above ground level.

TIP: Review your insurance coverage every year with your insurance representative.

Outside your home

- ❑ Ensure proper lot grading. If possible, build up the ground around your house so that water will drain away from basement walls.
- ❑ Landscape with plants that resist soil erosion. If you live in an area prone to wildfire, consider fire-resistant plants.
- ❑ Keep water out of window wells. In the winter, clear snow away from the house foundation.

- ❑ Clean and maintain downspouts and eavestroughs at least once a year. Keep any city drains near your property free of leaves and other debris.
- ❑ Check that sidewalks, patios, decks and driveways don't shift over time and cause water to drain toward your house.
- ❑ Disconnect downspouts connected directly to the French drain, or weeping tile (trench filled with gravel or containing a perforated pipe that redirects surface water or groundwater away from your home) or sanitary sewer laterals (pipes that connect your home's plumbing system to your municipal sewer system).
- ❑ Make sure downspouts extend at least six feet from your basement wall. Water should drain away from your house, and neighbouring houses, toward the street or backyard.



Preventive measures should always follow legal requirements set by your municipality.