

How to protect yourself and your property

Water damage can happen at any time in any place so it's important to familiarize yourself with the area in which you live. Review your current home insurance policy and speak with your insurance representative about any questions you have.

Did you know?

- ➔ Water damage to cars is usually covered if comprehensive or all-perils auto insurance coverage has been purchased. This coverage isn't mandatory so check your policy.
- ➔ Sewer backup and overland flood coverage may be available for purchase as add-ons to your existing home insurance policy but as with any optional coverage, it is subject to the underwriting guidelines set by individual insurers.

Questions about insurance? Call us.

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FLOODED?

Here's What You Need to Know



HOME INSURANCE → VISIT IBC.CA



Many Canadians think they're insured against all types of water damage. The truth of the matter is that most home insurance in Canada does NOT cover storm surges and tidal waves.



Why isn't flooding from storm surge or tidal waves covered?

The purpose of insurance is to spread risk among many policyholders. Storm surges or tidal waves are risks for only the small percentage of the population who live in coastal areas. Since most homeowners aren't exposed to this risk, they should not be expected to share in the cost through their premiums. This means the cost of coverage would be very high for the smaller number of people who might need it.

What's covered?

There are some types of water damage, not resulting from wear and tear and lack of regular maintenance, that are typically covered by home insurance policies including:

- ✓ **Indoor plumbing, heating, sprinkler or air conditioning systems.** Water damage caused by indoor plumbing, heating or air conditioning emergencies is usually covered, though the cost of repairing the original problem is not.
- ✓ **Indoor or outdoor domestic appliances on your property.** Water damage caused by the malfunction of appliances such as washing machines, dishwashers or water beds is usually covered, although the cost to repair the appliance that caused the problem usually is not covered.
- ✓ **A broken water main.** This covers the escape of water from a water main whether it occurs in or outside your property.
- ✓ **Wind and hail.** This includes damage to your home's exterior, excluding antennas and satellite dishes and damage to your home's interior due to water entering through openings caused by wind or hail.

Speak to your insurance representative regarding the specifics of your policy. If you have a swimming pool or hot tub, ask about options to insure it.



What's NOT covered?

Insurance is meant to cover damage that is sudden and accidental. The following events are either not covered or are covered in limited circumstances:

- ✗ **Damage arising from the freezing of indoor plumbing.** If you're away from your home for more than four consecutive days during the normal heating season, many insurers require that you drain the plumbing or have your home checked daily by a competent person to ensure that heat is maintained. If freezing-related damage were to occur despite these precautions, it will be covered under those policies.
- ✗ **Damage arising from freezing outside the home.** This includes melting or moving snow and ice, and heaving frost. Additional coverage for damage caused by roof ice damming may be available for purchase.
- ✗ **Leaking roof.** If your home suffers water damage due to a leaky roof, the damage to the roof itself is not covered as this is usually deemed to be a home maintenance issue.

