



Insurance During Tropical Storms and Hurricanes

During major weather events, insurance companies may initiate temporary limitations on the sale of new policies in areas under imminent threat.

Consumers who want to change their coverage levels during such events may face difficulties. However, renewals of existing policies will continue to take place, regardless of the windstorm threat.

Many policies include a 'Declaration of Emergency Endorsement', which can extend the expiration date of policies when an emergency is declared by government, and your insurer or insurance representative cannot provide your renewal. This ensures that the existing policy stays in force, typically for an additional 120 days.

It is important to remember that the purpose of insurance is to protect you from unforeseen events. It is important to have coverage year round, and not wait for events to occur before trying to secure insurance protection for your home and property.



Some examples of the limitations/restrictions that may be put in place for areas facing a threat from a weather event include:

- New policies
- Deductible changes
- Alterations to insured limits
- Major changes to existing policies

Since these restrictions are temporary, they do ease as the threat decreases.

Does a severe weather event impact everyone's ability to obtain a new insurance policy?

No. Only those in areas that are under imminent threat are commonly subject to temporary restrictions or limitations on the sale of new coverage.

More insurance questions?

Call your insurance representative, visit [ibc.ca](https://www.ibc.ca) or contact IBC at **1-844-2ask-IBC** (1-844-227-5422)

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