

## Water Damage to Homes

Important note: Home and business insurance policies can differ among companies, so be sure to talk to your insurance representative about your specific coverage details.

### Homes

- Overland flooding resulting in water overflowing onto dry land and causing damage is not generally covered in home insurance policies in Canada.
- However, sudden and accidental bursting of plumbing pipes and appliances is covered by home insurance policies.
- Water damage in a basement due to a sewer backup is only covered if specific sewer backup coverage has been purchased.
- In certain circumstances, homeowners who are unable to return home due to insurable damage are entitled to additional living expenses (this coverage is generally not available if an evacuation happened due to overland flooding).

Consumers looking for answers on these issues or requiring assistance with their insurance questions can contact our Consumer Information Centres at:

ALBERTA  
1-844-2ask-IBC  
email [askibcwest@ibc.ca](mailto:askibcwest@ibc.ca)

ONTARIO  
1-844-2ask-IBC  
email [gtaflood@ibc.ca](mailto:gtaflood@ibc.ca)

### Cleaning your house after a flood

For information on how to clean your home after a flood visit

Alberta Health Services <http://www.albertahealthservices.ca/>

Or

Download the Government of Ontario's, "[After a Flood](#)" PDF