

WATER DAMAGE

ARE YOU PROTECTED?

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HOME INSURANCE → VISIT IBC.CA



An increase in severe weather events in Canada has resulted in more flooded basements and water damage.

Sewer backup and water damage can be costly for homeowners, municipalities and insurance companies. It can damage just about anything, triggering expensive repair bills.

Fortunately, there are steps you can take to protect your home and property.

More tips

Getting away from the cold? Some insurance policies require that you have a competent person check your property on a daily basis if you are away from your home for more than four consecutive days in the winter. Speak with your insurance representative about the specific requirements of your policy.

Consider storing important documents and irreplaceable personal items away from flood-prone areas like basements.

Don't store hazardous materials like paint, oil and cleaning supplies in the basement. In the event of basement flooding, they can leak and create an environmental hazard.

Know where the water main shut-off valve is located in your home.

Electricity and water are a dangerous mix. **Never walk through water in a flooded basement if the power is still on.**

Plan for your pets! In the event of an evacuation, pets may not be allowed in temporary or emergency shelters due to health regulations. If left behind, they may damage your house and endanger themselves.

Have an emergency preparedness kit for each person in your household to help you get through the first 72 hours of a disaster.

To learn how to put together your own emergency kit, visit www.ibc.ca.



What you can do: *If you live in an area prone to flooding or sewer backups, it pays to take precautions.*

Inside your home	Outside your home
<ul style="list-style-type: none"> ■ Store valuable items in upper floors of your home, away from the basement. ■ Use water-resistant building materials below ground level. ■ Install a sump pump with back-up battery power. ■ Install backflow valves for drains, toilets and other basement sewer connections. ■ Raise large appliances, furnaces, hot water heaters and electrical panels up on wood or cement blocks. If you're unable to do so, consider anchoring these items and protecting them with a floodwall or shield. ■ Anchor fuel tanks to the floor. A fuel tank can tip over or float in a flood, causing fuel to spill or catch fire. Make sure vents and fill-line openings are above flood levels. For propane tanks, contact the propane company on best storage methods. ■ If flooding is imminent, shut off electricity to areas of the home that may be affected. Use sand bags or install flood shields or built-up barriers for basement windows and doors. 	<ul style="list-style-type: none"> ■ Ensure proper lot grading. If possible, build up the ground around your home to allow water to drain away from your basement walls. ■ Check sidewalks, patios, decks and driveways to make sure they haven't settled over time and are causing water to drain toward your house. ■ Consider landscaping with native plants and vegetation that resist soil erosion. ■ Clear snow away from your home's foundation. If the ground is sloped one inch per foot near your home, move snow three to five feet away to help minimize flood problems. ■ Keep water out of window wells. ■ Make sure downspouts extend at least six feet from your basement wall. Water should drain away from your home and neighbouring homes. It should drain toward the street, backyard or back lane. ■ Use a rain barrel to catch water runoff.

What about backflow valves?*

A backflow valve can help prevent the sewage in an overloaded sanitary or storm sewer line from backing up into your basement. The valve automatically closes if water or sewage backs up from the main sewer. A properly installed backflow valve must be placed so that sewage backup will be stopped short of other water outlets in your basement, such as floor drains, sinks, toilets, showers and laundry tubs. It should also be positioned to allow easy access so that you can check and clean it to remove any material that may prevent the valve from operating properly.

*Check with your municipality before installing a backflow valve.

A note on insurance
Sewer backup and overland flood coverage are not automatically included in home insurance policies. However, they may be offered as optional coverage that you can purchase.

