

## Questions about insurance?

### Call us.

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Toll-free: 1-877-772-3777 ext. 222  
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[www.ibc.ca](http://www.ibc.ca)  
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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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## WATER DAMAGE IS ON THE RISE:

# ARE YOU PROTECTED?



HOME INSURANCE → VISIT [IBC.CA](http://IBC.CA)



### fyi

Canada's increasingly severe weather means that basement flooding and water damage are becoming more common.

Damage from sewer backups is costly for homeowners, municipalities and insurance companies. Based on recent estimates, the Canadian insurance industry pays **\$1.7 billion** each year in claims due to water damage.

Water damage can result in expensive repair bills. It can also ruin carpeting, furniture and electronic equipment, and destroy priceless family photos and treasures.

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

*Learn more and take action today!*

## More tips

**Going away?** If it is for more than three days, have someone check your property. In the winter, drain the plumbing or have someone check daily that the heat is still on in your home.

**Store** important documents and irreplaceable personal items away from flood-prone areas.

Keep hazardous materials like paint, oil and cleaning supplies **out of the basement**.

Create an **emergency plan** for your family, including where you would go if your home was flooded.

**Plan for your pets!** They aren't allowed in shelters due to health regulations, and if left behind, stressed pets 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](http://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"><li>■ Move valuable items from the basement to upper floors.</li><li>■ Use water-resistant building materials below ground level.</li><li>■ Install a sump pump.</li><li>■ Install backwater valves or plugs for drains, toilets and other sewer connections.</li><li>■ Raise large appliances, furnaces, hot water heaters and electrical panels up on wood or cement blocks above the water level. If an item can't be raised, consider anchoring it and protecting it with a floodwall or shield.</li><li>■ 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. If you use propane, contact the propane company before proceeding.</li><li>■ Install flood shields or built-up barriers for basement windows and doors. The tops of the shields should extend above ground level.</li><li>■ If flooding is imminent, shut off electricity to areas of the home that might be affected.</li></ul>	<ul style="list-style-type: none"><li>■ Ensure proper lot grading. If possible, build up the ground around your house so water can drain away from your basement walls.</li><li>■ Check sidewalks, patios, decks and driveways to make sure they haven't settled over time and are causing water to drain toward your house.</li><li>■ Landscape with native plants and vegetation that resist soil erosion.</li><li>■ Clear snow away from the house foundation. If the ground is sloped one inch per foot near the house, moving snow just three to five feet from the house will reduce problems.</li><li>■ Keep water out of window wells.</li><li>■ Make sure downspouts extend at least six feet from your basement wall. Water should drain away from your house and neighbouring homes toward the street, backyard or back lane.</li><li>■ Use a rain barrel to catch water runoff.</li></ul>

## What about backwater valves?\*

A backwater valve can help prevent the sewage in an overloaded main sewer line from backing up into your basement. The valve automatically closes if sewage backs up from the main sewer.

A properly installed backwater valve must be placed so that sewage backup will be stopped short of other water outlets in your basement, such as sinks, toilets, showers and laundry tubs. It should also be positioned to allow easy access so that you can check it to remove any material that may prevent the valve from operating properly.

\*Check with your municipality before installing a backwater valve.

**A note on insurance**  
Sewer backup coverage is not automatically included in all home insurance policies. However, it is sometimes offered as optional coverage that you can purchase. Contact your insurance representative to find out more.

