

Water Damage




Are You Protected?



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

Sewer backup and flood damage can be costly for homeowners and municipalities and can cause significant damage, triggering expensive repair bills.

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

Here are some tips in case of water damage, sewer backup or flood.

Inside your home

- Store valuable items on upper floors of your home, not in 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 on wood or cement blocks. Or anchor these items and protect 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 anticipated or potential flood levels. For propane tanks, contact the propane company for best storage methods.
- If flooding is imminent, shut off electricity to areas of the home that may be affected.

Outside your home

- Ensure proper lot grading. If possible, build up the ground around your home to allow water to drain away from basement walls.
- Check sidewalks, patios, decks and driveways to make sure they haven't settled over time and aren't causing water to drain toward your house.
- Consider landscaping with native plants and vegetation that resist soil erosion.
- Keep water out of window wells.
- Make sure downspouts extend at least 6 feet from your basement wall. Water should drain away from your home and neighbouring homes toward the street, backyard or back lane.
- Use a rain barrel to catch water runoff.
- Use sandbags or install flood shields or built-up barriers for basement windows and doors.



Here's a breakdown of the common differences in water damage coverage.

TYPICAL home/condo/tenant coverage for water damage*	✓ Caused by plumbing leaks from burst pipes, malfunctioning taps, improper connections, hot water tank failures	✓ Covers losses from damage to your home, condo or personal property	✓ Included in most home, condo or tenant policies	✓ Available to homeowners, condo owners or tenants
OPTIONAL sewer backup coverage*	✓ Caused by sudden back up of sewers, pipes, drains, septic systems, sump pumps	✓ Covers losses from damage to your home, condo or personal property	✓ Available as optional coverage added to an existing home, condo or tenant insurance policy	✓ Available to most homeowners, condo owners or tenants. In some areas, coverage may be limited.
OPTIONAL overland flood coverage*	✓ Caused by overflow of lakes, ponds, rivers; or surface water from heavy rainfall or melting snow; or ground water or rising of the water table, entering your home at the ground level or seeping in through windows, doors and walls	✓ Covers losses from damage to your home, condo or personal property	✓ Available as optional coverage added to an existing home, condo or tenant insurance policy	✓ May not be available to all homeowners, condo owners or tenants. In some areas, coverage may be limited.

*Based on IBC advisory wordings. Coverage limitations vary among insurers. Some insurers may offer sewer backup and overland flood coverage in a combined endorsement. Speak with your insurance representative about the type of coverage that's best for you. **Flooding caused by storm surge, tsunamis or tidal waves is typically NOT insured.**



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.