

Water Damage/ Flooding – What Coverage is Available?

Generally, any overland flooding that results in water seeping into basements is not covered by home insurance.

Property damage resulting from water entering your home through holes caused by wind or hail is usually covered by your insurance policy.

Water damage due to a sewer back-up may also be covered if you have a sewer back-up endorsement added to your policy. In some areas prone to flooding, coverage may not be available.

Check with your insurance broker to ensure you have sewer back-up coverage, which broadens the coverage under Section 1- Property Coverages to include loss or damage caused by the backing up or escape of water from a sewer or drain, sump, septic tank, eaves trough or downspout.

Not all insurers' endorsements and coverage packages are the same so be sure to check with your insurance broker to determine the extent of your coverage.

After a Flood...

It's important to restore your home to good order as soon as possible to protect your health and prevent further damage to your house and belongings.

Call your insurance broker as soon as possible and report property damage caused by the flooding. Your insurance broker can work with you to ensure your damage is assessed and you are compensated as quickly as possible if your loss is covered by your policy.

For further information on flooding and water damage, visit our website www.iban.ca

IBAN Broker Members

- Anthony Insurance
- Aon Reed Stenhouse
- Crosbie Job Insurance
- Johnson Insurance.
- Munn Insurance
- Newfoundland Insurance Agency
- Reid Insurance
- South Coast Insurance
- Steers Insurance
- Sunco Insurance
- Wedgwood Insurance
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- Atlantic Insurance
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“Water Damage – A Rising Concern”

Consumer Information Guide



Changing weather patterns and the increased severity of rainstorms has led to increased water losses, making water damage the number one property risk for consumers. In fact, the Canadian insurance industry now pays about \$1.5 billion in water damage claims each year.

A leaky roof or flooded basement doesn't just mean costly damage to furniture, carpet and electronics. Left unattended, water damage can lead to structural problems and health concerns due to toxic mould.

But you *can* reduce your risk. Check your insurance policy to see if you're covered. Talk to your insurance broker. And follow the tips in this brochure for prevention and home maintenance.

The insurance broker industry employs over 800 employees across Newfoundland and Labrador.

Broker professionals represent the interests of insurance customers and advise consumers on their best insurance options.

Frequently Asked Questions

Flooding - Is it covered?

Overland Flooding is not generally covered by any home insurance policy; however, coverage for some other causes of flooding can be purchased for an additional premium. Check your policy and talk to your insurance broker to find out if you're covered.

What causes basement flooding?

Basement flooding is usually a result of:

- **Overland flooding** – water that flows over the surface of property and enters homes through doors, windows, vents and other above-ground openings;
- **Infiltration flooding** – enters the home through cracks in basement floors and walls, or sewer back up.
- **Sewer Backup** – sewage forced through storm and sanitary sewers that enters a home through plumbing fixtures.

Flooding can be caused by:

- Blockages due to tree roots
- Frozen water pipes
- Surface water seeping in through pipes
- Improper disposal of diapers, fats and grease
- Back-up or escape of water from a sewer, sump, septic tank, downspout or weeping tile
- A leak in your home's foundation, basement walls, or basement windows or door
- Poor lot drainage
- Overflowing eaves troughs
- Leaking/plugged downspouts
- A blocked connection between your home and the main sewer in the street

How can I reduce the risk of basement flooding?

• **EAVES TROUGHS AND DOWNSPOUTS:**

Make sure downspouts extend at least six feet from your basement walls and drain away from your house toward the street or backyard. Clear eaves troughs of leaves and debris each year in late fall.

Make sure that the water run-off is far enough away from your foundation and there is at least eight inches of space between finished

ground level and the bottom of the downspout; otherwise, consider installing window wells.

• **IN-DRAIN BACK UP VALVES:**

Install an in-drain back-up valve to prevent waste water from backing up into your basement and check it routinely. Do not cover floor drains.

• **BACKFLOW OR BACKWATER VALVES:**

These can prevent 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. Be sure to check it routinely to ensure it is working properly.

• **RAIN BARRELS:**

Installing a rain barrel can reduce the risk of surface water seeping into your basement.

• **LOT GRADING:**

Build up ground around your home so water drains away.

• **PROPER DISPOSAL:**

Avoid pouring fats, oils and grease down your drains. Doing so can cause blockages that result in sewer backup. Dispose of paper products and grease properly.

• **WINTER MAINTENANCE:**

During winter months, turn off your exterior faucet valves from the inside, open the faucet to drain the water and remove garden hoses. If left open, the water inside the pipe near the exterior can freeze and expand causing the pipe to burst, and when it warms and the ice melts, water will run into your home until it is turned off. If you do not have an interior shut-off valve, place an insulated cover over the faucet.

Drain the plumbing or have someone come in regularly to ensure the heat is still on if you will be away from your home for more than 3 days during the heating season.

• **ROOF MAINTENANCE:**

Make sure your asphalt roof shingles are not worn or curling.

• **FOUNDATION MAINTENANCE:**

Inspect the foundation of your home for any cracks and have these repaired promptly.