



**IBC**  
Insurance Bureau  
of Canada

# MEDIA RELEASE

FOR IMMEDIATE RELEASE

## JULY FLASH FLOODING IN MONTREAL AND OTHER PARTS OF QUEBEC CAUSES NEARLY \$120 MILLION IN INSURED DAMAGE

### Repeated flash flooding underscores urgency to adapt more effectively to extreme weather

**Montreal, September 2, 2025** — Severe flash flooding that occurred in Montreal and other parts of Quebec between July 13 – 14, 2025, caused nearly \$120 million in insured damage, according to initial estimates from Catastrophe Indices and Quantification Inc. (CatIQ)\*<sup>1</sup>. Since the beginning of the year, various weather events that have hit several regions across the country have caused over \$1.6 billion in insured losses.

"After each disaster, insurers are on the ground to support their customers throughout the rebuilding and recovery process. However, these extreme weather events serve as a reminder of the need to adapt collectively and make our communities more resilient," said Laurent Fafard, Vice-President, Quebec Region at the Insurance Bureau of Canada (IBC).

As weather-related risks continue to intensify year after year, governments across Canada have a critical role to play in better protecting Canadians from natural disasters. This includes:

- Halting the construction of unprotected homes and businesses in high-risk flood and wildfire zones;
- Investing in vulnerable communities to ensure they are FireSmart and better protected against flooding;
- Helping homeowners understand the specific risks they face in their area; and
- Subsidizing home retrofits to help reduce exposure to floods and wildfires.

Canada also needs a federal coordinating agency to guide emergency preparedness and recovery. Every other G7 country has an agency operating in this capacity – it's time for Canada to follow suit and take a proactive approach to emergency management.

### Rest easier. Know what's covered.

Water damage insurance is available in three additional coverages that must be added to your home insurance policy.

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<sup>1</sup>. \*The amount of insured damage is an estimate provided by CatIQ ([www.CatIQ.com](http://www.CatIQ.com)) under license to IBC.



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- a) Water damage - Groundwater and sewage covers: water from leaks, overflows or backups of French drains or sewers, ground or surface water entering or seeping into the building.
  - b) Water damage - River overflow covers: water resulting from the overflow of a river;
  - c) Water damage - Water above ground covers: water seeping through roofs, walls, doors and windows

In certain circumstances, homeowners who are unable to stay in their homes because of insured damage may be entitled to additional living expenses reimbursement.

Damage to vehicles from water are covered if you purchased the optional coverage «all perils», and «comprehensive» as part of your policy.

**Homeowners are encouraged to reach out to their insurance representative with any questions about their policies and to know what they cover.**

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## **About IBC**

Established in 1964, Insurance Bureau of Canada (IBC) is the national industry association representing Canada's private home, auto and business insurers. Its member companies make up the vast majority of Canada's highly competitive property and casualty (P&C) insurance market.

As the leading advocate for Canada's private P&C insurers, IBC collaborates with governments, regulators and stakeholders to support a competitive environment for the P&C insurance industry to continue to help protect Canadians from the risks of today and tomorrow. IBC believes that Canadians value and deserve a responsive and resilient private P&C insurance industry that provides insurance solutions to both individuals and businesses.

To view our press releases, please visit [www.bac-quebec.qc.ca](http://www.bac-quebec.qc.ca) If you have any questions about auto, home or business insurance, do not hesitate to contact our Insurance Information Centre at 514-288-4321 or 1 877 288-4321.

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