

MEDIA RELEASE

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Spring thaw: preventing water damage

Montreal, April 9, 2015 – It's hardly a secret: water damage is the leading cause of home insurance claims. For every dollar in claims paid out by insurers, 50 cents is for water-related damage. And the spring thaw already underway could well increase the number of claims unless steps are taken now.

While freeze and thaw cycles are a given, Insurance Bureau of Canada (IBC) would like to remind everyone that it is possible to take some simple steps to prevent damage caused by the spring thaw. For example, home owners should make sure that gutters and drains are clear so that water can run off easily, remove any snow and ice accumulated around doors and windows, check that there are no cracks in walls and foundations, and shovel snow well away from the home's main doors, etc.

Also, regular home maintenance is still the best way to reduce claims. IBC strongly urges homeowners not to neglect this aspect. They should check that doors, windows and roofs are watertight and, among other things, make sure that French drains and sump pumps are in working order and that the ground around the foundation is sloped to prevent water from pooling.

These precautions will control the number and cost of claims in the long term, and ultimately benefit all policyholders.

IBC would also like to point out that the Above Ground Water Coverage and Ground Water Coverage endorsements under a home insurance policy cover damage caused by water seepage, sewer overflow or back up.

However, home insurance policies do not cover flooding caused by an overflowing body of water. That being said, policyholders who live in flood zones continue to be insured for other types of losses that may occur. "Home insurance provides coverage against multiple risks such as fire, theft, vandalism, violent winds and hail. This coverage continues to be offered to homeowners and a designation of flood area should not alter that", noted Pierre Babinsky, IBC's Director of Communications and Public Affairs.

Consumers who have questions about insurance can consult the infoinsurance.ca web site or call the Insurance Information Centre, Monday to Friday, from 8.30 a.m. to 4.30 p.m. at 1 877-288-4321.

About Insurance Bureau of Canada

[Insurance Bureau of Canada](#), which groups the majority Canada's P&C insurers, offers various services to consumers in order to inform and assist them when purchasing car or home insurance, or making a claim.

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