

MEDIA RELEASE

FOR IMMEDIATE RELEASE

Tornadoes and high winds: insurance policies cover the damage

Montreal, August 23, 2017 — Insurance Bureau of Canada (IBC) wishes to inform policyholders, whose homes were damaged by the high winds that hit several Quebec regions yesterday, that property damage caused by this kind of natural disaster is covered under most home and auto insurance policies.

Policyholders should first contact their insurer or broker to open a claims file as quickly as possible. If the home presents no danger to the safety of its residents, policyholders can then take certain measures to protect their property to avoid further damage or risk of contamination. Here are some tips IBC recommends they follow:

- Clean up the damaged areas and any property exposed to water seepage, if applicable, to prevent all contamination.
- Keep all invoices and supporting documents for expenses incurred.
- Document losses by taking photos or videos, if possible.

Damage caused to vehicles is covered under the auto insurance policy provided the policyholder chose *“All Perils”*, *“Specified Perils”* or *“Perils other than Collision or Upset”* coverage.

Given the varied nature of the losses incurred, we advise policyholders to contact their insurer or broker, as soon as possible, to check the extent of their coverage and start the claims process.

In addition, IBC's Insurance Information Centre is available to help consumers, Monday to Friday, from 8.30 a.m. to 4.30 p.m. They just need to call 514 288-4321 (Montreal area) or 1 877 288-4321 (elsewhere in Quebec). Relevant information is also available at www.infoinsurance.ca.

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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