

MEDIA RELEASE

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**Water damage: covered or not?
Insurance Bureau of Canada introduces a helpful new tool**

Montreal, January 22nd, 2018. Rivers that burst their banks – not unheard of in January – water main breaks, sewer back-up, torrential rains that seep through roofs and windows, an overflowing bathtub ... water damage can be a real headache. Insurance Bureau of Canada (IBC) has therefore developed a new interactive tool to help consumers see things more clearly.

Accessible to all on the Infoinsurance.ca web site, this online animation tool features a home beset by all kinds of water damage. Web browsers can test their knowledge of insurance coverage, compare their results and even share them on social media.

Whether caused by climate change, outdated infrastructure, poor building maintenance or domestic accidents, water damage has been a real scourge over the past 10 years or so. In fact, water damage accounts for 50% of the total cost of claims paid out by insurers in Quebec each year, and the trend is rising.

“Consumers can use this new tool to better understand what is and isn’t covered, and they can find out what coverage is available on the market. We hope that in doing so they’ll be encouraged to take steps to better protect their homes and avoid the inconveniences caused by water damage”, noted Line Crevier, Supervisor, Technical Affairs and Insurance Information Centre, at IBC.

While some damage may be inevitable, IBC reminds consumers they can help reduce claims, thanks to a few prevention measures. For example, making sure to change their water heater every 10 years; checking and replacing washing machine and dishwasher hoses; not leaving the house while the washing machine and dishwasher are on; asking a friend or neighbour to check that everything is OK if they’re away from home for more than 7 days (especially in winter); leaving the heat on in the winter; removing snow and ice from windows and eaves troughs, etc.

What about vehicles?

When it comes to vehicles, for example, water damage is covered under an auto insurance policy, provided policyholders chose “Coverage against perils other than collision or upset” or “All Perils” coverage.

For more information about insurance, IBC’s Insurance Information Centre is there to help. Just call 1 877 288-4321 (or 514 288-4321 in the Montreal area).

About Insurance Bureau of Canada

Insurance Bureau of Canada, which groups the majority of 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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