

FOR IMMEDIATE RELEASE

FLOOD RISK IN QUEBEC IBC INFORMS POLICYHOLDERS

Montreal, April 30, 2020 — Spring brings with it the risk of flooding. In the context of the pandemic, Insurance Bureau of Canada is reminding citizens it is important to prepare themselves in the best way possible and take certain measures to ensure their safety and protect their property.

Advice for citizens

In order to follow the social distancing measures issued by the Quebec government, citizens living in flood risk zones must, as soon as possible, identify accommodation options they can turn to in case of evacuation or losses.

They can also take other measures to prevent or minimize damage to personal property:

- Move all objects from the basement to the ground floor.
- Outside the home, remove or secure all property that is likely to be displaced or carried away by the waters.
- Check waterproofing around doors and windows, and make sure they are closed.
- Prepare a three-day supply of food and drinking water, an emergency kit as well as candles, flashlights or a generator.
- Closely follow the situation and respect safety instructions.

Insurance and flooding

Some insurers have offered flood insurance, in the form of an endorsement, since 2017. However, the offer varies from company to company, as do the underwriting criteria. This is why IBC is recommending that policyholders contact their insurer to check whether their home insurance policy covers this type of loss, so that they know what to expect if flooding does occur.

Note that individuals who do not have flood insurance or not enough insurance to cover the damage that occurs can apply for financial assistance from the Ministry of Public Safety.

In addition, IBC is making various tools and services available to consumers:

infoassurance.ca

- 9 questions about flood insurance: <https://infoassurance.ca/en/blog/Saviez-vous-que-habitation/water-flood-insurance.aspx>
- What to do in case of flood damage: <https://infoassurance.ca/en/blog/Conseils-habitation/water-flood-damages-what-to-do.aspx>

Insurance Information Centre

Monday to Friday, 8.30 a.m. to 4.30 p.m.

(514) 288-4321 (Montreal region) or 1 877 288-4321 (elsewhere in Quebec)



About IBC

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. For all other information, we invite you to contact our Insurance Information Centre at 1-877-288-4321, or visit our web site at www.infoinsurance.ca.

-30-

Information:

Pauline Triplet

Communications Advisor

Off. 514 288-1563 ext. 2277