



IBC
Insurance Bureau
of Canada

MEDIA RELEASE

FOR IMMEDIATE RELEASE

SPRING FLOODS IN QUEBEC IBC INFORMS POLICYHOLDERS

Montréal, March 14, 2023 – With spring right around the corner, the risk of flooding and water damage caused by snowmelt and spring rains is once again on the rise in Quebec. Because water damage is the number one cause of home insurance claims, Insurance Bureau of Canada (IBC) is encouraging people to take appropriate steps now to protect their property.

“Knowing and understanding your home insurance is an important part of being well prepared,” says Line Crevier, Supervisor, Technical Affairs at IBC. “For example, damage caused by water infiltration through roofs, windows, doors and floors is only covered if an appropriate endorsement has been added to a policy. In addition, some insurers offer coverage against flooding caused by the overflow of a body of water, under certain conditions and in certain areas. Homeowners and tenants should take the time to assess their needs and check whether their home insurance policy adequately addresses them,” she adds.

IBC also stresses the importance of following certain practical recommendations to avoid or limit damage to personal property before and after a flood.

Here are a few of them:

- Move important, valuable, or irreplaceable items from the basement to the ground floor. If the basement is finished and lived in, it is likely to contain expensive furniture and electronics, making it even more important to protect your home from flooding.
- Outside the house, remove or secure any items that could be displaced or washed away.
- Check that windows are watertight and close them carefully.
- Make sure that gutters and downspouts are unobstructed to facilitate the flow of water as melting occurs. Clean them once a year.
- Make sure that storm drain grates are not obstructed with yard waste, leaves, debris, snow, or ice.

During a major weather event, everyone’s top priority should be their own safety and that of their loved ones. If the affected residence poses no hazards that might compromise the safety or health of the people who live there, policyholders may take certain steps to protect their property, thus avoiding any worsening of property damage or any risk of contamination.

- Remove infiltrated water immediately to limit damage and protect unaffected belongings.
- To prevent contamination, clean all affected areas and all property exposed to water.
- Keep all receipts and supporting documents relating to incurred expenses.
- Document water levels and property losses by taking photos or video, if possible.

In addition, IBC would like to remind readers that in the event of the overflow of a body of water, the Ministère de la Sécurité publique (MSP) provides financial assistance to eligible uninsured persons



and to those who do not have sufficient insurance to cover all the damage they suffered. Should damage occur, policyholders should check with their insurer whether they have coverage and, if so, have a claim file opened with their private insurer as well as with the MSP.

IBC resources, tools, and services available to consumers:

Infoinsurance.ca

- [Understanding home insurance: additional coverage](#)
- [Water damage: interactive house \(infoassurance.ca\)](#)

Insurance Information Centre

Monday to Friday, from 8.30 a.m. to 4.30 p.m.
514-288-4321 (Montréal area) or 1-877-288-4321 (rest of Quebec).

Ministère de la Sécurité publique website

<https://www.quebec.ca/en/public-safety-emergencies/emergency-situations-disasters-and-natural-hazards/financial-assistance-and-compensation-flooding-or-disaster/financial-assistance-compensation-property-owners-tenants>

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About IBC

Insurance Bureau of Canada (IBC) is the national industry association representing the majority of Canada's private home, auto and business insurers. The organization offers various services to consumers to inform and assist them when purchasing insurance or making a claim. For all other information, we invite you to visit our website: <https://bac-quebec.qc.ca/en/>

Information (journalists only):

Debbie Jussome
514-288-1563, ext. 2249
Cell: 514-243-5450