



IBC
Insurance Bureau
of Canada

MEDIA RELEASE

FOR IMMEDIATE RELEASE

FREEZING RAIN AND POWER OUTAGES IBC UPDATES ON INSURANCE COVERAGE

Montréal, April 6, 2023 - Following the major ice storm that hit Quebec on April 5, Insurance Bureau of Canada (IBC) wishes to inform the population about insurance coverage for this type of extreme weather event.

Insurance coverage

IBC reminds readers that most home insurance policies cover many types of damage to homes and property, such as an ice-laden branch or tree falling on a home, loss of food in a refrigerator or freezer, freezing of water distribution piping, etc.

Damaged motor vehicles are covered if policyholders have purchased the required coverage.

If the contents of a refrigerator or freezer become unfit for consumption, it is important to document the losses with an inventory and photographs of the contents before discarding the food. This will facilitate the settlement of the claim.

Bear in mind that the deductibles set out in the policy will be applied when a claim is submitted.

If the home is no longer safe to live in further to damage that is covered, such as a tree falling on the home, additional living expenses are usually included in the coverage. However, if the residence must be vacated because of a power outage only, living expenses are usually not covered.

Public safety remains the top priority. If your home is damaged, it is important to secure the area to prevent further damage, such as rain entering through an opening in a wall or roof caused by a fallen tree.

Because there are many types of possible damage, IBC recommends that victims document their losses (photos, videos, inventory) and contact their insurer or broker as soon as possible to verify the extent of their insurance policy's coverage and open a claim file, if necessary.

IBC's Insurance Information Centre is available to assist consumers Monday to Friday, from 8:30 a.m. to 4:30 p.m. To reach the Centre, call 514-288-4321 (Montréal area) or 1-877-288-4321 (rest of Quebec). Relevant information is also available at all times on www.infoassurance.ca.



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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/>

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