



IBC
Insurance Bureau
of Canada

MEDIA RELEASE

FOR IMMEDIATE RELEASE

FLOODING - REGIONS AFFECTED BY SEVERE STORMS IBC INFORMS POLICYHOLDERS

Montreal, July 14, 2025 – In the wake of heavy rain and flooding in various regions, Insurance Bureau of Canada (IBC) is informing policyholders of their insurance coverage and what to do in the event of a claim.

"The first thing to do in the event of a claim is to contact your insurer to report it. Whenever possible, document the losses and damage incurred, and take steps to prevent the damage from worsening," reminds Pierre Babinsky, Director of Communications and Public Affairs.

Insurance coverage

Damage caused by causes external to the dwelling, such as a sewer backup, water infiltration through the roof, windows, doors or foundation, or flooding due to the overflow of a watercourse, is covered if optional coverages have been added to your contract.

Home insurance coverage

1. Water damage - Groundwater and sewage covers:
 - Water from leaks, overflows or backups of French drains or sewers;
 - Ground or surface water entering or seeping into the building.
2. Water damage - river overflow covers :
 - Water resulting from the overflow of a river;
3. Water damage - Water above ground covers :
 - Water seeping through roofs, walls, doors and windows.

As the offer varies from company to company, as do underwriting criteria and coverage amounts, IBC recommends that policyholders who have suffered damage contact their insurer.

Automobile insurance

Flood damage is covered if you have purchased "All Perils", 'Comprehensive' or "Specified Perils" coverage. This is the case for many drivers.



Is your home uninhabitable?

If your home suffers damage that prevents you from living there following the loss, these costs - for example, for lodging, food and transportation - are covered by your policy for the period required for repairs. Consult your insurer to find out the maximum reimbursement you are entitled to for these expenses.

What to do if you suffer damage

If your home does not present any danger to the health or safety of its occupants, there are a number of steps you can take to protect your property from further damage or contamination. Keep invoices and receipts for all costs incurred. Take photos of the damage and any non-recoverable items you need to dispose of.

Here are a few tips that IBC recommends you follow:

1. Remove water and debris
2. Clean damaged surfaces and areas
3. Ensure adequate ventilation
4. Dispose of unsalvageable items
5. Wear gloves, goggles and an N95 mask when handling contaminated materials, and wash your hands thoroughly after each operation.
6. Check indoor air quality and ventilate spaces.

IBC also makes a number of tools and services available to consumers on the infoassurance.ca website: [Water damage - Infoassurance](#)

Insurance Information Centre

Monday to Friday, 8:30 a.m. to 4:30 p.m.

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

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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.

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