



IBC
Insurance Bureau
of Canada

MEDIA RELEASE

FOR IMMEDIATE RELEASE

AUGUST 9 TORRENTIAL RAINS: 70,000 CLAIMS RECEIVED TO DATE IN QUEBEC

Montreal, August 20, 2024 — Due to the high volume of claims in the wake of the August 9 torrential rains, Insurance Bureau of Canada wants claimants to know that every effort has been made by the insurance industry to respond to their claim as quickly as possible despite the inevitable delays in processing their claim.

“After more than a week, approximately 70,000 home insurance claims have been received by Quebec insurers. That’s more than ten times the usual volume and claims continue to come in. People should expect longer than usual processing times for their claim,” says Line Crevier, Supervisor, Technical Affairs and the Insurance Information Centre.

This flooding is in addition to three other major events that occurred in Canada in the span of just a few weeks: the wildfires in Jasper, the torrential rains in Toronto, and the hailstorm in Calgary. All these disasters create enormous pressure on the insurance industry and the post-disaster services set up to diligently respond to this unprecedented stream of claims.

IBC would like to remind claimants what they can do now to document their claims:

1. Prepare a list of damaged property and attach photos (contents and home)
2. Consolidate the receipts for the damaged property
3. Keep invoices of expenses incurred due to the loss (living expenses and emergency work)

Overview of claim processing

Experiencing such a loss is stressful for claimants. For a clearer understanding, IBC would like to remind people that a claim generally involves four steps and several stakeholders in the insurance industry and other industries:

- Check the contract and coverages, including coverage amounts
- Undertake emergency repairs to avoid aggravating damages
- Evaluate damages and document the claim
- Repair or replace the property

To find out more: [Water damage – Infoassurance.ca](https://www.infoassurance.ca/water-damage)



Private insurance and government assistance: Reminder

Claimants who have insurance coverage will first be compensated by their private insurer, up to the insurance amount purchased.

If claimants are eligible, they can also receive financial assistance from the provincial government through the public compensation program.

[Flooding or other disaster related financial support for property owners and tenants | Government of Quebec \(quebec.ca\)](#)

IBC is there

Should consumers or claimants have any questions about property and casualty insurance:

514-288-4321 or 1-877-288-4321

cinfo@bac-quebec.qc.ca

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About Insurance Bureau of Canada

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 in order to inform and assist them when purchasing insurance or making a claim. For all other information, please visit our website: <https://bac-quebec.qc.ca/en/>

Information:

Anne Morin

Public Affairs supervisor

Tel.: 514 288-1563, poste 2229

Cell: 514 242-7470

amorin@bac-quebec.qc.ca