

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).

About Insurance Bureau of Canada

Insurance Bureau of Canada (IBC) is the national industry association representing Canada’s private home, auto and business insurers. Its member companies make up the vast majority of the property and casualty (P&C) insurance market in Canada. For more than 50 years, IBC has worked with governments across the country to help make affordable home, auto and

business insurance available for all Canadians. IBC supports the vision of consumers and governments trusting, valuing and supporting the private P&C insurance industry. It champions key issues and helps educate consumers on how best to protect their homes, cars, businesses and properties.

For more information, visit www.ibc.ca. If you have a question about home, auto or business insurance, contact IBC's Consumer Information Centre at 1-844-2ask-IBC.

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