



**FOR IMMEDIATE RELEASE**

## **FREEZING RAIN AND POWER OUTAGES – IBC PROVIDES AN UPDATE ON INSURANCE COVERAGE**

**Montreal, March 11, 2026** — In anticipation of the freezing rain expected in different regions of Quebec, the Insurance Bureau of Canada (IBC) is informing citizens about relevant insurance coverage and steps to take.

### **Verify Your Insurance Coverage**

IBC reminds the public that most home insurance policies cover the loss of food stored in refrigerators or freezers, as well as frozen plumbing systems.

However, damage caused by the weight of ice is covered only under home insurance policies that include “all risks” protection.

If you have purchased “Water Damage – Above-Ground Water” coverage, you are also protected for water infiltration. This coverage applies to rain, snow, melting snow, or melting ice that enters or infiltrates through the building’s roof or walls, as well as through doors and windows.

As for motor vehicles that may be damaged, they are covered if the protection was purchased under Section B of the policy: All Perils (coverage 1), Comprehensive (coverage 3), and Specified Perils (coverage 4).

“Because damages and insurance contracts vary widely from one policyholder to another, we recommend that those affected contact their insurer as soon as possible to verify the extent of their coverage and open a claim file if necessary,” explains Carlos Melo, Manager of Technical Affairs.

### **Filing a Claim**

To file a claim, the insured must document the losses through an inventory of damaged property, as well as videos or photos. This includes the contents of a refrigerator or freezer that have become unfit for consumption. If the residence is no longer safely habitable due to covered damage, additional living expenses are generally provided for in the insurance policy.

### **Preventing Further Damage**

If damage occurs, steps must also be taken to prevent and avoid any worsening of the situation, such as:

- Sealing openings or cracks
- Removing water, drying, and disinfecting flooded areas
- De-icing the roof if necessary. For safety, it is recommended to hire a specialized company
- Staying alert to signs of roof overload (cracks, creaking sounds, ceiling deformation, difficulty closing doors)



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## Resources

IBC's Insurance Information Centre answers consumer calls Monday to Friday from 8:30 a.m. to 4:30 p.m. at 5142884321 (Montreal area) or 18772884321 (elsewhere in Quebec). Additional information is available at [www.infoassurance.ca](http://www.infoassurance.ca)

## About the Insurance Bureau of Canada

The Insurance Bureau of Canada, which brings together the majority of the country's property and casualty insurers, offers various services to consumers to inform and support them when taking out their car or home insurance or in the event of a claim. For more information, please visit our website [bac-quebec.qc.ca](http://bac-quebec.qc.ca).

– 30 –

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