



FOR IMMEDIATE RELEASE

## HEAVY RAIN: IBC INFORMS POLICYHOLDERS

**Montreal, June 21, 2026** — Heavy rain is continuing to fall in various locations across Quebec. The rain has already caused water damage in many areas in Montréal, the Laurentides and Montérégie. With this release, the Insurance Bureau of Canada (IBC) wishes to encourage policyholders to take simple steps to mitigate or minimize damage and provide a reminder about insurance coverage.

### Practical recommendations

- Check that your doors and windows are watertight and close them carefully.
- Make sure that your gutters are properly connected and clear of debris.
- Put garden furniture and other outdoor items away.
- Reduce water usage at home during and immediately after heavy rainfall.
- Bring any valuable items in your basement to a higher floor.

### Steps to take if your property has been damaged

#### If your property has been damaged

If the home in question does not pose any danger to the health or safety of its occupants, policyholders may take certain steps to protect their property from further damage or contamination.

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

Keep invoices and receipts for all costs incurred for cleanup work. Take photos of the damage and of any unsalvageable items that need to be thrown away.

#### If your home is uninhabitable

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



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

### **Insurance coverage**

Damage caused by water infiltration, sewer backup or the overflow of a body of water is only covered if you have added the appropriate endorsement to your policy. Each endorsement offers additional coverage for certain situations (described below) and comes with a respective coverage amount separate from the main policy amount. We recommend that policyholders check whether they have endorsements and how much insurance coverage they have.

- Water Damage – Ground Water and Sewers, covers, in particular:
  - Water from leaking, backed up or overflowing French drains or sewers
  - Ground or surface water entering or seeping into the building
- Water Damage – Overflow of a Body of Water, covers, in particular:
  - Water that comes from the overflow of a river
- Water Damage – Above-Ground Water, covers, in particular:
  - Water seeping through roofs, walls, doors and windows.

As offers vary from company to company, as do underwriting criteria and coverage amounts, IBC recommends that policyholders who have suffered damage contact their insurers.

### **Insurance Information Centre**

For more information, you can reach the Insurance Information Centre Monday to Friday from 8:30 a.m. to 4:30 p.m. at 514-288-4321 (Montréal area) or 1-877-288-4321 (elsewhere in Quebec). Relevant information is also available on [www.infoassurance.ca](http://www.infoassurance.ca)

### **About the Insurance Bureau of Canada**

The Insurance Bureau of Canada, which represents the majority of Canada's P&C insurers, offers consumers a range of services, providing information and support when they purchase a car or home insurance policy, or when they need to file a claim. For additional information, please visit our website: [bac-quebec.qc.ca/en/](http://bac-quebec.qc.ca/en/).

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