



FOR IMMEDIATE RELEASE

FLOOD RISK IN QUEBEC: IBC INFORMS POLICYHOLDERS

Montreal, April 16, 2026 — With the risk of flooding on the rise in several areas of Quebec, Insurance Bureau of Canada (IBC) is sharing some tips with residents on what to do before and after a flood to protect their property.

Here are a few pointers to prevent damage:

- Check that windows are watertight and close them carefully
- Move any items currently in the basement to the ground floor
- Remove or secure any items outside the residence that could be displaced or washed away
- Have a three-day supply of food and drinking water on hand, along with a first-aid kit, candles, flashlights or a generator
- Monitor the situation and follow safety guidelines

What to do after a flood?

After a flood, if the affected residence poses no hazards that might compromise the safety or health of the people who live there, policyholders may take certain steps to prevent further damage to belongings or any risk of contamination:

- Remove seepage immediately to limit damage and protect unaffected belongings
- Clean all affected areas and all property exposed to water to prevent contamination
- Keep all receipts and supporting documents relating to incurred expenses
- If possible, document losses by means of photos or videos

Understanding flood insurance

Several insurers offer flood insurance as an endorsement. Coverage varies from one company to another, as do the underwriting criteria. That is why IBC recommends that policyholders who suffer property damage contact their insurer as soon as possible to find out whether their home insurance policy covers that type of loss and to file a claim, where appropriate. The Ministère de la Sécurité publique may provide assistance to individuals who do not have insurance or whose insurance coverage is insufficient to cover all of the damage.

As for auto insurance, damage caused by flooding is covered, provided that the policyholder purchased “All Perils,” “All Perils Other Than Collision or Upset” or “Specified Perils” coverage. This is the case for a large number of drivers.



Available tools and services

IBC provides consumers with a wide range of tools and services:

- Infoinsurance.ca site
 - 9 questions about flood insurance:
<https://infoassurance.ca/en/blog/home/9-questions-about-flood-insurance/>
 - What to do in case of flood damage:
<https://infoassurance.ca/en/blog/home/what-to-do-in-case-of-flood-damage/>
 - Floods: filing your claim:
<https://infoassurance.ca/en/blog/home/floods-filing-your-claim/>
- Insurance Information Centre
 - Monday to Friday, from 8:30 a.m. to 4:30 p.m.
 - 514-288-4321 (Montreal area) or 1-877-288-4321 (elsewhere in Quebec)
- Ministère de la Sécurité publique website
 - <https://www.quebec.ca/en/public-safety-emergencies/emergency-situations-disasters-and-natural-hazards/financial-assistance-and-compensation-flooding-or-disaster/financial-assistance-compensation-property-owners-tenants>

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.

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