

Insurance Coverage

- 1) Damage to your home resulting from overland flooding is not generally covered by home insurance policies in Canada.
- 2) Sudden and accidental bursting of plumbing pipes and appliances is usually covered by home insurance policies.
- 3) Water damage resulting from sewer backup is only covered if specific sewer backup coverage has been purchased.
- 4) Some policies may provide coverage for additional living expenses for homeowners who are unable to return home due to an insurable loss.

How to File a Claim for Water Damage to Your Home

- 1) Contact your insurance representative to report the loss as quickly as possible and discuss insurance coverage available to you under your homeowner's insurance policy.
- 2) Your insurance representative will assign an insurance adjuster to assist with damage clean up.
- 3) Take steps necessary to prevent further damage.
- 4) Prepare your notice of claim in writing, and ensure it contains the following information:
 - The name, mailing address, and telephone number of the person making the claim.
 - The address where damage has occurred, the date and approximate time of the damage.
 - A description of what happened including a list of damaged items and photographs of the damage.
 - The name of any contractor involved or retained.
- 5) Submit all evidence in writing in a timely manner to your insurance representative who will commence coordination of any possible recovery.
- 6) Gather any original purchase invoices or quotes for the damaged property and items.
- 7) Request any communications or denial of your claim from the insurer be made in writing with a full explanation as to the justification for the decision.
- 8) Review your policy wording and endorsements with your insurance representative to verify exactly what the insurer has committed to covering.