

There are **steps you can take** to help reduce the chance of your property being damaged by water.

You can:

Keep floor drains clear of obstruction.

Have someone check your property if you are away.

Ensure that there is proper grading around your home.

Install a sump pump.

Install a sewer backup or backflow valve.

Store important items where they will not get damaged.

Elevate furnaces, hot water heaters and electrical panels in the basement on masonry or relocate these objects.

Questions about insurance?

Call us.

British Columbia, Saskatchewan and Manitoba
Toll-free: 1-877-772-3777 ext. 222
Hours: M-F 9:00 a.m. – 4:00 p.m.

Alberta and the North
Toll-free: 1-800-377-6378
Hours: M-F 8:30 a.m. – 4:00 p.m.

Ontario
Toll-free: 1-800-387-2880
Hours: M-F 8:00 a.m. – 5:00 p.m.

Quebec
Toll-free: 1-877-288-4321
Hours: M-F 8:30 a.m. – 4:30 p.m.

Atlantic
Toll-free: 1-800-565-7189 ext. 227
Hours: M-F 8:30 a.m. – 4:30 p.m.

www.ibc.ca

www.getintheknow.ibc.ca



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WAVES OF CONCERN

The facts about storm surges, flooding and insurance in Atlantic Canada



HOME INSURANCE → VISIT IBC.CA



Coastal communities in *Atlantic Canada* stand to be affected by climate change.*



Low-lying areas of the Atlantic provinces are expected to face hazards such as storm surges.

Climate change is causing sea ice to retreat earlier, leaving shorelines more exposed to storm waves, which are usually at their peak during the winter months.

With more frequent severe storms and ongoing coastal erosion, seaside communities are increasingly vulnerable to storm surges.

Are storm surges covered by insurance?

No. Storm surges are considered floods, and flooding is not covered by home or cottage insurance.

It's also important to note that your vacation property insurance works a bit differently than the insurance for your primary home.

Check with your insurance provider to find out exactly what your specific policies cover.

Why can't I buy flood insurance?

Insurance is meant to spread potentially costly financial risk among many policyholders, which helps keep premiums low. The premiums of the many pay for the losses of a few.

But flooding is a risk only for those who live in a flood plain, which is a very small percentage of the population. Since most homeowners are not exposed to this risk, they would not share in the cost. That would make flood insurance unaffordable for the homeowners who might need it.

WHAT IS A STORM SURGE?

A storm surge occurs when high winds, high tides and a low pressure system combine to push sea water inland.

Wouldn't the government provide financial assistance if my cottage or home was flooded?

The federal and provincial governments may offer disaster financial assistance programs, but there are limitations. While damages to your primary residence would be eligible, secondary residences and cottages are excluded from these programs.

What can be done to protect homes and cottages against storm surge flooding?

Communities facing this issue have several options, including the following:

- Use adaptive building techniques such as raising homes and cottages on stilts instead of building them on ground-level foundations.
- Move residents out of risk zones and prevent future building in the area.
- Install shoreline barriers and use other erosion-control methods.
- Design better stormwater systems.

Visit www.abc.ca for more information on storm surge flooding.

* Degrees of Change: Climate Warming and the Stakes for Canada, National Round Table on the Environment and the Economy (Canada), 2010