

BEFORE DISASTER STRIKES, STRIKE BACK!

Disasters come in many forms. Some are natural. Some are man-made. Many are a direct result of climate change.



Through it all, Canada's home, car and business insurers have been there to help Canadians get back on their feet. But, we can also help before tragedy strikes.

Here are just a few simple tips Canadians can use to protect themselves and their property.

TO PREVENT OR MINIMIZE WATER DAMAGE:

- Install a sump pump.
- Where bylaws allow, install a sewer backup or backflow valve.
- Use a rain barrel to catch water run-off.



TO PREVENT OR MINIMIZE WIND DAMAGE:

- Install impact resistant windows and/or storm shutters.
- Reinforce garage doors.
- Keep trees and shrubbery well trimmed.



TO KEEP WATER IN PIPES FROM FREEZING:

- Fit exposed pipes with insulation sleeves.
- Keep cabinet doors open during a cold spell to allow warm air to circulate around pipes.
- Keep your attic floor well insulated.



DON'T FORGET TO:

- Create an inventory of your possessions and update it at least once a year. Visit www.ibc.ca to create your free home inventory.
- Buy tenant insurance, if you are a renter.
- Create a disaster preparedness plan for your family and learn basic first aid.
- Create an emergency preparedness kit to help you get through the first 72 hours following a major disaster. A few items to include:
 - Wind-up or battery powered flashlight (and spare batteries).
 - Wind-up or battery powered radio (and spare batteries).
 - First aid kit.
 - Three day supply of bottled water (per person).
 - Three day supply of non-perishable food (per person).
 - Manual can opener.
 - Personal medications and prescriptions.
 - Cash, including smaller bills and coins.
 - Photocopies of important personal documents, including your insurance policy.
- Prepare a small emergency vehicle kit for your automobile.

For more information about what to include in your kit visit www.ibc.ca.