



# Background

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To avoid water damage that may or may not be covered by your home insurance policy, CAA Insurance urges homeowners to take the following precautions:

## **Preventing damage:**

- Walk around the perimeter of your house during downpours to see where gutters, downspouts and drainage systems may not be performing properly.
- Ensure drainpipes are directing water away from your house.
- If you live in an area where there is still snow on the ground, clear snow and ice from around basement windows, exterior drains, gutters and downspouts.
- Inspect the street in front of your home and report any blocked storm drains to the municipality.
- If you live in a house where wet basement problems are common, ensure heirlooms, family photos or important belongings are raised off the floor. Store these items in plastic bins, not in cardboard boxes.

## **If you experience water entering your home:**

- Disconnect all electronics and electrical equipment in the room and move them to a safe, dry location.
- Place your furniture up on blocks. It will help protect the furniture from the water, as well as protect the carpet against damage from wet upholstery dyes, wood and rust stains.
- Run fans in the area affected by water damage. It is important to increase airflow to the damaged area as much as possible during the few hours immediately after any type of water damage.
- Only use a wet/dry vacuum cleaner to remove water.
- Contact your insurance company promptly.

## **What's covered and what's not:**

- Most policies do not cover loss or damage resulting from:
  - continuous or repeated seepage
  - rising ground waters
  - surface waters
- Coverage for the escape of water from a private external drain differs among many policies. Check with your insurance advisor to understand how your policy responds in this situation.
- Homeowners or tenants who have questions concerning their coverage against water damage are advised to consult their local home insurance advisor.

## **For those who may be evacuated:**

- Contact your insurance agent to learn precisely what your policy covers. Many people simply renew their insurance year after year without reviewing their coverage. Manitobans are urged to call CAA Insurance for more information about what is covered and what is not.
- Keep all receipts for living expenses incurred due to evacuation (e.g. accommodation, meals, toiletries, etc.). As with most water damage claim, the base policy deductible, which is usually \$500, applies to additional living expenses.
- To make a claim or to obtain emergency funds, contact your insurance company right away, or call your CAA broker at 204-262-6010.

## **For those on evacuation alert:**

- Move valuables and irreplaceable items to a safe location.
- Locate vital documents (e.g. passports, birth certificates, insurance policies, etc.) and other critical items such as prescription medication. Keep them handy and ready to move if evacuated.
- Take photos or videos of items in the home that are not able to be moved (e.g. furniture, antiques, electronics). Do the same with any landscaping such as trees, shrubs and plants.