

Understanding Your Water Coverage



Did you know that claims from water-related events make up 48% of all insurance claims in Canada?



- W** **Water Escape**
Typically in Ontario, Water Escape is built into your home policy and will cover events that we call “discharge and overflow” scenarios. To put this simply, these are scenarios where vessels in your home that are normally supposed to hold water do not perform as expected.
- S** **Sewer Back-Up**
No one wants a backed up septic tank or sump pump. This is what we refer to as “brown water”, for obvious reasons. Sewer back-up covers damage caused by the back-up of sewers or septic tanks into the home or property.
- O** **Overland Water**
Overland Water coverage protects against damage caused by freshwater floods (like overflow from lakes, rivers or streams), spring thaw (snow and frozen grounds), snow melt runoff and heavy rains. Furthermore, gutters and drains can overflow due to any combo of these, resulting in water entering the home through the foundation, underground level doors or any other entry point.

Each home or property experiences water differently. Having a combination of this coverage is the best way to ensure that your home is properly protected from a water event. It's important to review the details of your policy with your broker and gain an understanding of the unique water exposures that you may face.

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to understand
you to help
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