

PRESS RELEASE

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MELTING SNOW: PREVENTING WATER INFILTRATION

Montreal, April 7, 2008 — The rather snowy winter we have experienced is slowly coming to an end, leaving behind some very impressive snow banks. And, in certain areas one can already see some grass peeking through, a harbinger of spring. But be careful, all this melting snow and heavy rainfall could create quite a few headaches.

Preventing damage

The Insurance Bureau of Canada is asking residents to take the necessary precautions to prevent possible damage caused by water infiltration, or sewer back-up or overflow, more specifically by:

- Clearing snow from basement window wells and door thresholds to prevent water from seeping in
- Clearing gutters and downspouts to allow water to drain freely from roofs
- Ensuring sump pumps are in working order
- Moving valuables from the basement up to higher floors

In case of damage

Damage caused by water infiltration or sewer back-up or overflow is covered under certain insurance policies by additional coverage commonly called "*Home Insurance Rider - Supplementary water damage insurance.*"

Here is what one needs to do in case of damage:

- Remove the water that has seeped in as soon as possible to limit the damage and protect any furniture or valuables that are not affected
- Clean and dry the affected areas and any property exposed to the water to prevent any contamination
- Keep invoices and all vouchers for expenses incurred
- Take photos or a video to document the loss

Policyholders who experience damage are asked to contact their insurer or broker as quickly as possible to check the extent of their coverage.

Consumer Information Centre

Should further information be required, the Consumer Information Centre is open Mondays to Fridays from 8.30 a.m. to 4.30 p.m. Policyholders who have questions can call 514 288-4321 or 1 877 288-4321, or visit the web site at www.infoassurance.ca.

About the Insurance Bureau of Canada

The Insurance Bureau of Canada is the national trade association of the property and casualty insurance industry. Its member companies provide nearly 95% of the private home, car and business insurance sold in Canada.

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