

## Flooding and torrential rains



## Statistics and interesting facts

- Water seeping through the roof or windows, sewer backup, overflowing bathtubs, leaking water heaters—for the past decade, water damage has been the leading cause of home insurance claims. [\(Source\)](#)
  - **In 2022, 40% of claims paid out in home insurance were for water damage.** [\(Source\)](#)
  - **On average, claims amount to over \$12,000** and can easily exceed that figure when renovations are involved. [\(Source\)](#)
- In Quebec alone, **20% of the population** (340,000 properties, excluding condos and apartment buildings) is exposed to flooding. [\(Source\)](#)
- **In Quebec, torrential rains and flooding in the spring of 2019 affected 314 municipalities in 16 administrative regions.** They resulted in more than **7,600 claims** to the Quebec Public Assistance Program and cost the Quebec government nearly **\$390 million in uninsured losses**. For the same event, **more than 10,200 claims** were filed with damage insurers, **which paid out \$186 million in insured losses.** [\(Source\)](#)

In insurance, a flood is when a natural body of water overflows and reaches your home or land. It can be caused by rising waters, torrential rain, snow melt, ice jams, etc. [\(Source\)](#)

Quebec government flood zone map (Ministère de la Sécurité publique):

<https://geoinondations.gouv.qc.ca/>

### Sources:

<https://infoassurance.ca/en/blog/home/more-and-more-water-damage/>  
<https://infoassurance.ca/en/blog/home/does-insurance-cover-water-infiltration/>  
<https://infoassurance.ca/en/blog/auto/flooded-vehicle-what-to-do/>





## How to stay informed

- While it's hard to predict severe weather, you can subscribe to local weather alerts.
- Make sure you fully understand your insurance policy by discussing your coverage with your damage insurance agent or broker.
  - A home located in a flood zone can be insured under a home insurance policy for the usual risks such as fire, theft, or vandalism.
  - Additional coverage, called an endorsement, can also be added to cover the risk of flooding. It's important to note that a company's decision on whether to insure a property against flooding generally depends on the risk and the company's underwriting policies.

## What can you do to protect yourself and your property?

### BEFORE

- **Maintenance is prevention!** Ways to minimize water damage include making sure your roof and windows are in good condition, your property slopes away from the house to prevent surface water from running in, downspouts drain water away from the house, and a check valve is installed in the basement.

### DURING

- **Contain the water.** Use waterproof containers to collect the water and limit damage.
- **Protect your property.** Move your furniture, appliances, and personal items to a dry place.
- **Contact your insurer** for advice.
- **Clean and dry** waterlogged materials to prevent warping and mould formation.
- **Keep your receipts** for any expenses related to the incident.
- **Document the damage** with photos or video.

### AFTER

(FOR YOUR VEHICLE MORE SPECIFICALLY):

- A flood-damaged vehicle is no longer safe and should never be started. Water damages the electronics and can corrode certain components. Forget about that image of a completely submerged vehicle: **once water covers the floor, the situation is critical!**
- **Never move the vehicle:** it must be towed.
- **Contact your insurer.**