

## For Immediate Release

### High risk of spring flood in Manitoba and Saskatchewan: Insurance Bureau of Canada urges homeowners to take preventive action

VANCOUVER – February 28th, 2011 – After a wet fall and snow-filled winter, experts are forecasting a high probability for a spring flood in Manitoba and Saskatchewan. Insurance Bureau of Canada (IBC) reminds homeowners that while overland flooding is not covered by insurance, there are ways to protect their belongings from water damage.

“Now is the time to start preparing for a potential spring flood,” said Lindsay Olson, Vice-President, British Columbia, Saskatchewan and Manitoba, IBC. “There are steps homeowners can take to minimize the potential for damage to their properties arising from the spring thaw.”

IBC also applauds the provincial governments of Saskatchewan and Manitoba for proactively taking preventive measures to address flood concerns.

#### *Five tips to help prevent water damage before the spring thaw arrives:*

- Move valuable items from the basement to upper floors
  - Make sure floor drains are always free of obstructions
  - \*Install a sump pump; if you already have one make sure it's in working order
  - \*Install a sewer backflow valve to prevent water from entering the home
  - Check the grading around your home and address any concerns (ie: ground sloping towards the house).
- \* Talk to your municipal government to clarify any local requirements before installing sump pumps and/or backflow valves.

Olson encourages individuals to start thinking about the spring thaw and begin taking the proper measures to protect their properties against a potential flood. Since overland flooding cannot be covered by home insurance, homeowners are urged to take preventive action now.

“The objective of insurance is to assess risk and then spread it accordingly among many policyholders,” said Olson. “And since overland flooding is a risk for only a small percentage of homeowners, flood insurance would simply be unaffordable for this small group of people.”



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“But not all water damage is a result of overland flooding or water seepage; some is a result of sewer backup,” added Ms. Olson. “And because sewer backups are a reality and concern for many homeowners, installing sump pumps and sewer backflow valves is a smart, proactive way to reduce the risk of water damage in the basement.” Coverage for this type of damage might be available, but must be purchased as an add-on to a homeowner’s policy.

IBC encourages homeowners to review their policies now and contact their insurance representative to verify what coverage they have.

### **About Insurance Bureau of Canada**

Insurance Bureau of Canada is the national industry association representing Canada’s private home, car and business insurers. Its member companies represent 90% of the property and casualty (P&C) insurance market in Canada. The P&C insurance industry employs over 114,000 Canadians, pays more than \$7 billion in taxes to the federal, provincial and municipal governments, and has a total premium base of \$40 billion.

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For more information, contact Mark Klein at 416-362-2031 ext. 4387.