

# IBC: Floods can be a non-issue through preventive maintenance

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## EXTRACT

It's Water Week in Canada, and the Insurance Bureau of Canada is recognizing the annual awareness event by forewarning the country's homeowners and renters that the risk for flooding should not be taken lightly.

## ARTICLE CONTENT

Less than 24 hours away from spring's arrival, any snow that remains will slowly but surely dissipate, as warmer temperatures take hold throughout the country. With these adjustments to the weather comes an increased risk of flooding, however, given the water runoff that can build in the streets and nearby bodies of water.

With this in mind, it's Water Week in Canada and the Insurance Bureau of Canada is recognizing the annual awareness event by forewarning the country's homeowners and renters that the risk for flooding should not be taken lightly. In fact, according to Bill Adams, vice president of IBC's Western and Pacific offices, rural insurance providers have paid out nearly \$2 billion in claims to policyholders, all because of flooding occurrences.

These tips should provide homeowners with some guidance for how they can protect what is likely their largest investment - their homes - from floods.

Flood avoidance can't be achieved without addressing the interior and exterior of a residence. For example, on the inside, it may be worth a family's while to have backwater valves installed for all drains toilets and sewer connections. Flooding can affect the overall quality and safety of a home's water supply and a backwater valve can ensure that it's not contaminated with pollution or other impurities.

### **Cellar most at risk for flooding damage**

If flooding occurs due to a plumbing issue or if it originates from outside, the portion of the house that's most likely to be affected is the basement. This can be a concern for many people, as the cellar is often used for storage of valuable items that may be susceptible to water damage. It's a good idea to go through what belongings may be on the basement floor and put them in a location where high water levels won't be issue, such as on a shelf or in the attic.

One of the best ways to mitigate the risk of flooding is by limiting or reducing the avenues through which water can leak into a residence. Thus, IBC says homeowners should look around the outside of their residence, paying attention to any entryways through which water can come in. Some of the most common access points is through the home's foundation, which may have cracks in it. If spotted and snow is in the forecast, shovel any snow that's built up around its vicinity so the snow is at least three to five feet removed from the foundation.

Homeowners will also want to take a look at their eavestroughs and window sills, as improper maintenance can lead to overland flooding issues.

As a general rule, this type of flooding is not covered by standard rural insurance providers. However, if flooding occurs due to a plumbing issue, homeowners coverage

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should suffice. There may be exceptions, though, such as if a pipe bursts after freezing, IBC notes.

Canadians are all too familiar with flooding. According to the International Disaster Database, though not as frequent compared to the U.S., the country has seen at least 30 floods since 1980, causing economic damage north of \$13 million.

