KEEP YOUR HEAD ABOVE WATER

New, simplified Water Damage Protection

Comprehensive coverage for homeowners, condos, tenants and seasonal homeowners property

Stand alone Sewer Back Up Coverage available

Peace of mind for you and your family



WATER PROTECTION COVERAGE



Our Coverage is the Best, here's why!

Situation	Sewer Back Up Coverage	Water Protection
Water enters thru sewer, sump or septic tank.	Included	Included
Sewage enters thru sewer, sump or septic tank. Severe rain storm	Included	Included
causes surface water to enter home. Lake or river	Not Included	Included
overflows, causing flood water to enter your home. Sewage or water enters home thru	Not Included	Included
sewer, sump or septic tack at the same time as surface water, flood or ground water, which comes in thru window or doors.	Not Included	Included

Coverage Takes into Effect When...

Flood – rising of, the breaking out or overflow of any inland body of water

Ground Water – sudden

and accidental of water thru
the rising of the water table.
It's the saturation of ground
water after an event.

Surface Water – sudden and accidental entrance of water that enters your dwelling after an event.

Sewer Back Up – Water or Sewer form sewer, septic, sump pit or drain.





- Changing weather patterns means more severe damage and higher costs to repair
- Climate change, aging housing, catastrophic weather events and seasonal changes – these are all reasons why water damage is now the #1 Contributor to claim in our province today.
 - Our Water protection program offers comprehensive water damage coverage, to the vase majority of qualifying policyholders.