

# FLOOD PREPARATION & SUPPORT

Flood damage claims have risen dramatically over the last number of years and the costs associated with them as well. Spring is a particularly bad time for flooding and water damage as snowmelt runoff is the most common cause of flooding in Canada. Here are some tips to help protect your property and keep you safe during a flooding event.

## Prevention

- Clean your gutters regularly.
- If you have a flat roof, clear the drain of any obstructions regularly to help prevent it from overflowing during heavy rainfall.
- Install covers on your basement window wells.
- Move your valuable items upstairs, if possible.
- Install rain barrels.
- Install a sump pump, backup pump and power supply. Test them regularly to ensure they work.

## In case of an evacuation

- Create an emergency kit that includes a flashlight, bottled water, snacks or protein bars, battery-operated radio and extra batteries, whistle, sleeping bag and one set of clothes.
- Sign up for emergency notifications and weather alerts in your area.
- Store important documents, including your insurance policy and personal data, in a water-safe container or bag.
- If you have been forced to leave your property, do not return until it is safe.

## Insurance Coverage

If your home is in a high-risk flooding area, you might want to purchase flood insurance coverage. Talk to your insurance expert about flood coverage and how it can protect you. Overland flooding is one of the most frequent and costly natural hazards in Canada.

Overland flood insurance is an add-on to a regular policy for home insurance and may cost extra. It covers damage from water flowing overland and damaging buildings and personal property. It also covers flooding from surface water accumulation and from bodies of water like lakes, rivers, or streams.

## Need to Make a Claim? We're here for you.

Our dedicated teams are ready to assist you. If you have a question about your policy or need to submit a claim, please contact us [info@westernfg.ca](mailto:info@westernfg.ca) or toll-free at 1-866-245-2779 during regular business hours.

Emergency Claims Service is also available to provide support for after-hours emergency situations. Our on-call claims team can be reached by calling 1-877-599-7299.