



FLOOD PREPARATION

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FLOOD PREPARATION

Property & Possessions

Flood damage is one of the most common weather-related claims in Canada. Whether it is the spring melt or a severe storm, floods can happen anywhere and at any time of the year. While getting yourself and your loved ones to safety is paramount during a flood, here are a few ways you can plan ahead to keep your property and possessions safe, too.

PROPERTY

Preparing for flooding begins with making adjustments to your house/yard and performing regular maintenance. Flood water is often very contaminated and can quickly enter to soak building materials, furniture, and personal possessions. Preparing your property in advance can reduce the amount of flood water entering your home and minimize the damage. Here are some tips to get your property ready for flooding events.



Check to make sure that your sump pump is operating correctly, and install a battery-operated back-up if possible.



If possible, install sewer back-flow valves in drains, toilets and sinks to prevent water from coming through drains.



Clear any debris from gutters and downspouts to avoid an accumulation of water in your yard.



If you live in a flood-prone area, it is helpful to have extra building materials on hand such as plywood, plastic sheeting and sandbags.



Chemical products should be moved off basement floors and stored in water-tight bins if possible.



Check for gaps and cracks around your foundation, particularly around windows. Seal any openings with caulk.



Make sure your property is correctly graded so that water drains away from the exterior of your home.



Elevate major appliances and electrical outlets to keep them from being flooded.

POSSESSIONS

Most things can be replaced, but we all have personal items that hold immense value to us. The effects of a flood can be especially heart-wrenching when we lose precious memories and valuables. Here are some tips you can take to minimize damage from a flood and protect your most important belongings.



MAKE DIGITAL DOCUMENTS

Creating digital copies of important documents and photos can help you keep valuables safe for as long as you need them. Did you know that your insurance documents are available online by visiting your MyWestern account?



TAKE A HOME INVENTORY

A home inventory can help speed up the replacement process in the event you have to make a claim. Don't have the time for a lengthy list? Go from room to room with your smartphone.



MOVE ESSENTIAL ITEMS UPSTAIRS

Move essential items such as furniture, valuables, and electronics to a higher elevation or place in your home that is less likely to be affected by flooding.



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Emergency Response Plan

Emergency situations, such as floods, can be chaotic and stressful. A home emergency response plan can help you and your family stay safe and feel confident in an emergency.

IDENTIFY ALL YOUR EXITS

Draw up a floor plan of your home that shows all possible exits from each room, including alternate exits such as windows. Practice removing screens and exiting windows safely with your family members. In addition, determine if you need to make special accommodations for certain family members, such as senior citizens, family members with disabilities, infants and young children.

STAY CONNECTED

Create a communication plan, including how you will receive local emergency updates/alerts, as well as information on how to keep in contact with your family and emergency services. Make sure all family members have emergency phone numbers saved in their phones including numbers for each family member, the police station, a nearby hospital and an out-of-area emergency contact.

PLAN FOR YOUR PETS

When creating an emergency response plan, don't forget about your pets! Gather a list of pet-friendly hotels along your evacuation route. Also, remember to include items for your pet such as food and toys in your emergency bag / kit.



CREATE AN EMERGENCY BAG

Creating an emergency bag or kit is a great way to have everything you need in one place so you can quickly evacuate. Once a year, review what's in your emergency bag or kit and replace any expired items. Here are some examples of things to pack in your emergency bag:

- Emergency blankets
- Flashlight with batteries or crank
- Radio
- Copy of emergency contacts
- Non-perishable food items
- Medical supplies - first aid kit, copies of prescriptions, hand sanitizer, N95 masks
- Bottles of water

FLOOD PREPARATION

We Are Here For You

Emergency situations are stressful, but we believe your insurance shouldn't be. Whether you need to update a policy or make a claim, our teams are here to handle your insurance needs so that you can focus on you and your loved ones' safety.

UPDATING YOUR INSURANCE POLICY

Preparing your insurance policy is just as important as preparing your property; our team is here to help. Different options for overland flood, water damage or sewer backup insurance may be available depending on where you live. If you have questions about the availability of insurance in your area, please reach out to your broker.

It is important to let us know if you have made any changes that might impact your coverage level. If you have made major renovations or large purchases since your renewal, contact us so we can ensure you have the proper level of coverage.

CLAIMS SUPPORT

Our dedicated teams are ready to assist you should you have to make a claim. If you have a question about your policy or need to submit a claim, please contact us at info@westernfg.ca or toll-free at 1-866-245-2779. If you have an emergency claim outside of our regular operating hours, please call 1-877-599-7299.

