

THREE STEPS TO COST-EFFECTIVE BASEMENT FLOOD PROTECTION

Complete these 3 steps to reduce your risk of basement flooding and lower the cost of cleanup if flooding occurs. For items listed under step 3 check with your municipality about any permit requirements and the availability of flood protection subsidies.

Step 1: Maintain What You've Got at Least Twice per Year

Do-It-Yourself
for \$0

Remove Debris from Nearest Storm Drain

Clean Out Eaves Troughs

Maintain Plumbing, Fixtures and Appliances

Test Your Sump Pump

Clean Out Your Backwater Valve

Step 2: Complete Simple Upgrades

Do-It-Yourself
for Under \$250

Install Window Well Covers

Extend Downspouts and Sump Discharge Pipes at Least 2m from Foundation

Store Valuables and Hazardous Materials in Watertight Containers or Remove from Basement

Remove Obstructions to Basement Floor Drain

Install and Maintain Flood Alarms

Step 3: Complete More Complex Upgrades

Work with a Contractor for Over \$250

Install Window Wells that Sit 10-15 cm Above Ground and Upgrade to Water Resistant Windows

Disconnect Downspouts, Cap Foundation Drains and Extend Downspouts to Direct Water at Least 2m from Foundation

Correct Grading to Direct Water at Least 2m Away from Foundation

Install Backwater Valve

Install Backup Sump Pump and Battery

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of basement flooding.

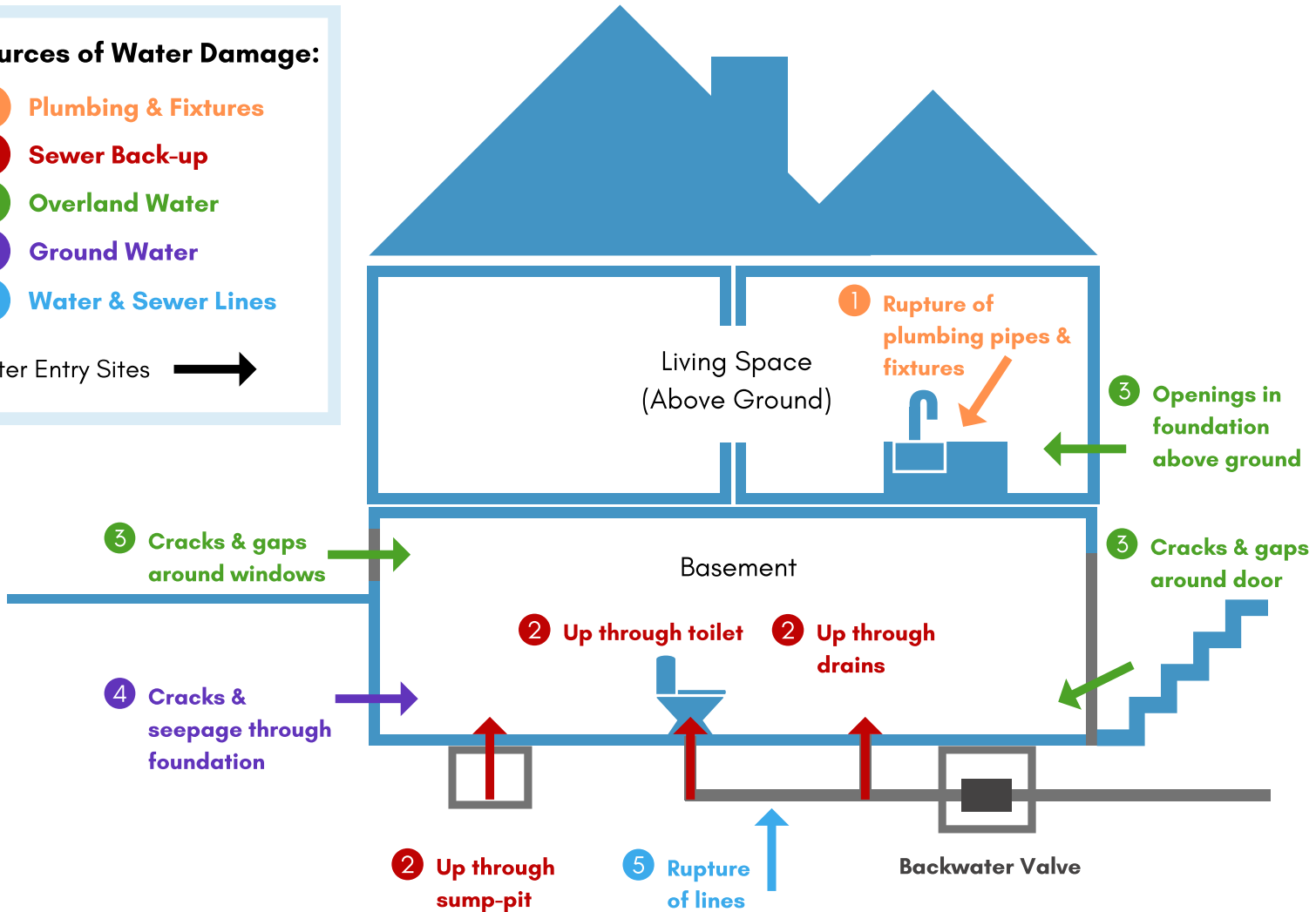
Understanding Water Damage Insurance Coverages

This information is being provided to help you understand the different types of water damage risks at your home and the types of water damage coverages that may be available from insurers. It is intended as a starting place for discussion with your insurer to determine which kind of coverages might be right for you.

Sources of Water Damage:

- 1 Plumbing & Fixtures
- 2 Sewer Back-up
- 3 Overland Water
- 4 Ground Water
- 5 Water & Sewer Lines

Water Entry Sites →



Home Owner Water Damage Insurance Coverages:

- ✓ **Typically Covered:** Sudden and accidental damage caused by escape of water from plumbing pipes, appliances or fixtures
- ✓ **Optional Coverages:** Sudden and accidental damage caused by sewer back-up, overland and groundwater flow and rupture of water and sewer lines
- ✗ **Typically Not Covered:** Damage created by chronic leaks or poor maintenance and damage that occurs during prolonged absences without regular monitoring

Tenant Water Damage Insurance Coverages:

- ✓ **Typically Covered:** Replacement of personal contents and temporary accommodations while damage is being repaired

WATER ON THE RISE: PROTECTING CANADIAN HOMES FROM THE GROWING THREAT OF FLOODING

Why is basement flooding on the rise?

A combination of:

- Extreme rainfall events
- Aging municipal infrastructure
- Lack of flood protection measures at the household level
- More hard surfaces and less green space as urban areas develop



What is the average cost of a basement flood?

\$43,000

(Insurance Bureau of Canada, 2018)



What is the Home Flood Protection Program?

- Residential flood risk reduction education program
- Launched by the Intact Centre on Climate Adaptation at the University of Waterloo in 2016
- Completed over 500 Home Flood Protection Assessments in Ontario and Saskatoon from 2017- 2018

How is the program helping Canadians?

- Providing free online flood protection resources for residents and flood protection educators
- Providing training programs for flood protection educators
- Providing nationally applicable flood risk assessment tool to successful course graduates

What were the top flood risks identified at homes?



Inside the Home

- 85%** Had no backup sump pump or power source
- 71%** Had furniture and electronics at risk of water damage
- 53%** Never maintained their backwater valve
- 40%** Never maintained their sump pump



Outside the Home

- 82%** Had window wells <10-15cm above the ground
- 78%** Had downspouts that deposited water <2m from the foundation
- 69%** Had grading around their home that did not direct water away from the foundation
- 63%** Had cracks or gaps in basement windows and frames

*Data based on 285 Ontario Home Flood Protection Assessments

What percentage of participants took action to reduce their risk after having a Home Flood Protection Assessment?

3 Months After Participation

✓ **79%** of residents took at least **one new action**

6 Months After Participation

✓ **71%** of residents took at least **one additional action**

How complex and expensive was it to complete actions to reduce flood risk?

60% of actions ✓ <\$500, simple, mostly completed by residents
Tested sump pump, extended downspouts, installed window well covers

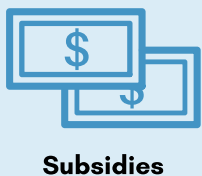
40% of actions ✓ >\$500, more complex, mostly contractor completed
Installed sump pump, backwater valve, replaced eaves troughs and basement windows

*Data based on 91 Ontario follow-up surveys

How can flood protection educators help residents reduce basement flood risk?



Share clear and consistent flood protection messaging with residents through many trusted agencies (E.g. municipalities, insurers, emergency services, not-for-profits)



Provide flood protection subsidies or incentives for residents, and a clear and simple application process



Promote flood risk reduction and subsidy information to the entire community using social and traditional media, and community newsletters



Promote flood risk reduction and subsidy information to areas at higher risk of flooding by engaging residents in direct problem-solving conversations using door-to-door campaigns, and community events