

Violent winds, tornadoes, torrential rain, ice storms, forest fires: climate change is causing more and more losses in Quebec, and for higher amounts of damage.

This tip sheet presents the main extreme weather events and natural catastrophes usually included in a basic insurance policy, and those that can be added by an additional endorsement.

Here are some questions to ask yourself and some preventive measures you can take to limit the risk of damage and financial losses *.

* Note that the questions and prevention methods suggested are not exhaustive, and may vary from region to region.

Basic protection

Coverage included in a basic home insurance contract	Questions to ask yourself	Possible means of prevention
 <p>High winds Tornado Derecho Hurricane</p>	<p>Are your roof and siding in good condition?</p> <p>Is your outdoor personal property (e.g.: carports, gazebos, barbecues) likely to blow in the wind?</p>	<p>Have the roof inspected.</p> <p>Anchor or securely fasten outdoor furniture in case of high winds.</p>
 <p>Hail</p>	<p>Are the trees on your property in good health? Are their branches well away from electrical wires or other property that they could damage by falling?</p>	<p>Have trees inspected and/or pruned.</p>
 <p>Freezing rain</p>		
 <p>Fire Lightning Forest fires</p>	<p>Is your fire alarm connected to a central monitoring station?</p> <p>Do you have an emergency plan if you live in an area prone to forest fires?</p>	<p>Ask a specialist about lightning detection and detour systems.</p> <p>Clear and create a fire-break zone around the house, free of trees and flammable materials.</p> <p>Respect the rules of the authorities on open fires.</p>

Water damage

Did you know that water damage is the leading source of home insurance claims?







Basic home insurance generally covers water damage originating inside the building, such as a broken washer, leak or sudden pipe breakage. For other water damage, endorsements are required.

Tip sheet - Home insurance for individuals

Climate change: insurance coverage and preventive measures

Endorsement protection

This table covers only water damage related to weather events or natural disasters that usually originate outside the building.

Coverage for water damage requiring additional endorsement	Questions to ask yourself	Means of prevention
 <p>Water above ground (surface)</p> <p>Heavy rain Heavy snow and ice Sudden freezing and thawing</p>	<p>Is your roof in good condition?</p> <p>Are your gutters clear and clean?</p> <p>Are your windows and doors airtight and well-insulated?</p>	<p>Have the roof inspected.</p> <p>Clean gutters.</p> <p>Check door sealant and windows.</p> <p>Add weather stripping.</p>
 <p>Eau du sol (souterraine)</p> <p>Heavy rain Heavy snow and ice Sudden freezing and thawing</p>	<p>Is your foundation in good condition?</p> <p>Is your foundation adequately protected from groundwater?</p> <p>Do you own a submersible pump?</p> <p>Is a French drain installed? Is it in good condition?</p>	<p>Inspect the foundation.</p> <p>Correct the slope of the land to keep water away from the foundations.</p> <p>Keep the gutter downspouts away of the foundation (e.g. install eavestrough extensions) or connect the eavestroughs to retention basins.</p> <p>Clean coping stones to prevent any accumulation of water.</p> <p>Make sure the submersible pump is working properly.</p> <p>Consider connecting the pump to a back-up system in the event of a power failure.</p>
 <p>Sewer backup</p> <p>Note : this protection may be combined with the "Soil water" endorsement.</p>	<p>Is your neighborhood susceptible to sewer backup?</p> <p>Have you or your neighbors ever experienced a sewer backup?</p> <p>Could the municipal infrastructure be deficient?</p>	<p>Have a backflow valve installed.</p> <p>Raise your belongings located in the basement of your property.</p> <p>Avoid using water during heavy rainfall to avoid overloading the sewer system or backwater valve.</p>
 <p>Flooding/overflow of a watercourse</p>	<p>Do you live in an area near a watercourse?</p> <p>Are you located in a flood zone?</p>	<p>Find out about means of mitigation with a specialist.</p>

Earthquake damage



Earthquake coverage is not included in the basic contract. There are three different types of protection that can be combined in one or more endorsements:

- earthquake (damage resulting from the tremor);
- fire, explosion or smoke resulting from an earthquake;
- wind, hail, water, rain or snow entering the building through an opening caused by an earthquake.

Please note: about 30% of Quebecers think they have coverage for damage resulting from a tremor, but in reality, only 5% have purchased it.

Landslide damage



Landslide damage is excluded from basic coverage, and additional coverage by endorsement is **not available**.

Three essential actions to protect your assets.

Tick the box when you have completed the action..

Talk to your damage insurance agent or broker, who will guide you on:

- the choice of additional protection available through endorsements;
- calculating the amount of coverage you need.

(Note that the extent of coverage may vary from one insurer to another).

Check that **the insurance amounts** correspond to the actual reconstruction or replacement value of your building and property for each coverage provided under your contract.

Draw up a list of **preventive measures** to be implemented and a **maintenance schedule** to limit the risk of major property damage, depending on the type of event.

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