## Nine Questions

**1. Can one get insurance that covers flooding?**

A number of insurers now offer overland water coverage. This product is relatively new on the market and is not widely available. So flood victims should talk to their insurers as soon as possible to find out whether they are covered.

**2. My insurer does not offer flood insurance. What should I do?**

Underwriting rules vary from insurer to insurer. Some offer flood insurance, others don’t. And, a company’s decision whether or not to insure a property against flooding depends on the risk it represents.

Unless they have private insurance or adequate coverage, policyholders who suffer damage due to flooding may be eligible for the ministère de la Sécurité publique’s (Public Safety Department) financial assistance program.

For further details on the terms governing this assistance, please consult the ministère de la Sécurité publique’s web site.

**3. I have flood insurance but I think the insurance amount will not cover all the losses incurred. Can I make a request for compensation to the ministère de la Sécurité publique (Public Safety Department)?**

Yes, absolutely. We suggest you open a file with your private insurer and with the Public Safety Department. Using this option, your private insurer will complete the government compensation request. Property not covered under the government financial assistance program could be reimbursed by your insurer (up to your coverage amount).

Example: The government financial assistance program covers only one refrigerator per residence. If you have a second refrigerator, it could be covered by your insurer.

**4. What happens when an evacuation order is given?**

Individuals under an evacuation order because of flooding should contact their insurer and find out whether they are entitled to reimbursement of additional living expenses. The reimbursement timeframe and amount, where applicable, are subject to the policy limits.

If you are not covered under your insurance policy, the government’s financial assistance program provides for the reimbursement of such expenses.

**5. Does a state of emergency allow policyholders to receive additional living expenses?**

No, a state of emergency is not a trigger for granting living expenses.

A state of emergency and an evacuation order are two quite separate things.

**6. What happens if I had a sewer back up because of flooding?**

If the flood caused the sewer back-up, this will be considered a flood if water reached the premises. In such case, the policyholder will not be compensated, unless he has flood insurance.

**7. Are flooded vehicles covered?**

Damage caused to vehicles – cars, motorbikes, recreational vehicles – is covered under the auto insurance policy, provided policyholders have opted for All Perils, All Perils other than Collision or Upset, or Specified Perils’ coverage.

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**Questions? We’re here for you.**

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8 My car was immersed in water. What do I need to do?

A flood-damaged vehicle is no longer safe. It should not be started. In many cases, a flood-damaged vehicle will be deemed “unrebuildable”. If this is the case, it can never be put back on the road and only some of its parts can be used. Your auto insurer will determine whether the vehicle is unrebuildable based on criteria established by the SAAQ. To find out more, go to: https://saaq.gouv.qc.ca/en/road-safety/flood-damaged-road-vehicles/

9 Are businesses covered in case of flood?

The flood endorsement for business insurance has been available for several years. It covers not only damaged property but also loss of earnings if the policyholders have this protection. Business owners should call their insurer or broker to check what their insurance policy covers.

HAVE YOU SUFFERED DAMAGE?

- CONTACT your insurer or broker right away to check what your insurance policy covers and to open your claims file as quickly as possible.
- TAKE STEPS to prevent any further damage to your home.
- KEEP RECEIPTS for all expenses incurred, whether for accommodation or meals, or for your home.

Note: The answers provided in this document are based on the home and business insurance forms that IBC proposes to its members. However, insurers’ policies may differ from those of IBC.

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