# HOME INSURANCE

## New mapping shows that your home is located in a land-use constraint zone because of the risk of earth movement and you want to know IF:

> damage resulting from a landslide is covered under your home insurance?

No. Earth movement is not a risk that is covered under home insurance policies and no coverage is currently available.

> your home is still insurable?

Yes, your home is still insurable for other risks. Even if you live in a constraint zone, you maintain the coverage stated in your insurance policy.

> your home insurance is likely to increase?

The new mapping is unlikely to increase your home insurance premium, given that damage resulting from an earth movement is not covered.

Other factors may explain a higher premium. Talk to your broker or insurer to find out the reasons that apply to your situation.

> you should let your insurer know that your home is located in a constraint zone?

Yes, it is recommended that you inform your broker or insurer to discuss coverage that might allow you to rebuild your home elsewhere, for example, after a fire.

## BY-LAW COVERAGE

It is likely that, as a result of this mapping, your municipality will not allow you to rebuild your home on its current site. If so, you should consider by-law coverage that allows reconstruction elsewhere than on the original land.

For example, if your home were destroyed by a fire, you could rebuild your property at its replacement cost with this coverage. Talk to your insurer or broker. Note that this additional coverage does not apply to a loss covered under the policy. Therefore, if your home is damaged as a result of an earth movement, this coverage does not apply.

## IBC is there to inform you and to assist you

If your insurer modifies or cancels your policy, the **Insurance Bureau of Canada's Information Centre** can assist you.
Contact the Information Centre at **514-288-4321** or toll free at **1-877-288-4321**.

**Visit infoinsurance.ca**

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