

Water Damage



BrokerLink is proud to offer exclusive home and auto insurance premiums to members. Talk to one of our group insurance advisors for the right advice.

Did you know that in recent years, water damage has surpassed fire as the leading cause of property damage in Canada? Planning ahead can help reduce the impact of water damage to your home.

At BrokerLink, finding the right insurance for our customers means working with you. Your home is one of life's biggest investments, and we are committed to helping you find the most appropriate coverage for your needs – at a price that works for you.

Here are some coverage options that homeowners may want to opt-in to:

Sewer Backup

Coverage when water backs up from the sewer system and flows into your home. Installing a sewer backup loss prevention device can reduce damage and may lower premiums.

Overland Water

Coverage for water damage caused by lake/river, overflow, heavy rain or rapid snow melt that enters your home from a point at or above ground surface.

Water & Sewer Lines

Coverage to repair or replace your water service line and/or sewer line due to a loss resulting from a leak, break, tear, rupture or collapse of the line.

Ground Water

Optional coverage available for purchase against damage caused by water entering your home suddenly and accidentally through a basement wall, foundation or floor.

Tips

How to reduce your water damage risk:

- Clear eavestroughs and direct downspouts away from your property
- Remove debris from drainage to avoid clogging
- Regularly schedule sump pump maintenance and check your backup battery
- Make a current and detailed home inventory of belongings in your home (take pictures, keep receipts and warranties)
- Inspect your roof for worn or missing shingles as well as any areas where the metal flashing is bent or unsealed
- Consider installing permanent or removable barriers to seal openings such as doors to prevent water from entering
- Take advantage of municipal subsidies or grants for a sewer backup loss mitigation device such as a sump pump with a backup power system or backwater valves

If water damage does occur, take pictures of any areas or possessions affected. Then contact your advisor before you make attempts to repair damage. We'll work with you to ensure you have the most appropriate coverage.

Rest Assured, BrokerLink Has You Covered*

If you'd like to find out if you qualify for water or sewer backup coverage, contact our group insurance team. We are here to guide you through all your flood and water coverage options to ensure you get the best insurance for your needs.

To learn more and for your free, no-obligation quote, contact us today:

Call **1.833.998.3798**, email groupinsurance@brokerlink.ca,

or visit BrokerLink.ca/UTE51 to make sure you're covered.

