CHECKLIST

FLOOD PREPAREDNESS

Being prepared and knowing how to respond to a flood can help minimize damage and maximize protection for you, your family and property. Use this checklist to help you prepare in the event of a flood.

Even if you don't live near water or along the coast, your home is still susceptible to floods. Changing weather patterns, global warming and land development are reducing the earth's capacity to absorb water, which increases the risk of floods. Protecting your home from unexpected flooding is more important now than ever. However, a homeowners policy alone may not be enough to cover such things as water damages, content replacement and restoration. That's why it's important to understand overland water protection and how it can help you.

VERIFY YOUR HOME COVERAGE LIMIT

Review your insurance program with your HUB Private Client risk advisor to understand exactly what your plan will or will not cover in the event of a claim.

Being underinsured won't provide enough coverage to fully recover from a substantial loss. That's why it's imperative to regularly review your homeowners policy to ensure it provides the necessary protection and coverage needed for a complete recovery.

PREPARING FOR A FLOOD

Preventative measures to make your roof and windows flood-ready:

- Clear eavestroughs and gutters.
- Check for ice dams.
- Extend your downspouts at least 2 meters (about 6 feet) from your basement wall. Water should drain away from your property and neighbouring properties.
- Use a rain barrel to catch water runoff.
- Put weather protection sealant around basement windows and base of ground-level doors.

Know Your Flood Risks

Floods have occurred in every region in Canada affecting hundreds of thousands of residents over the years. In fact, all rivers in Canada have experienced flooding at one time or another.

Flood factors include:

- Next to spring thaw, heavy rainfall is the most common cause of flooding.
- Severe thunderstorms and downpours — brought on by warm, moist air rising rapidly — can produce flash floods.
- Hurricanes, ice jams and breached/broken dams can also cause flash floods.
- Low-lying lands face greater flood risk.
- Eastern Canadian tropical storms and hurricanes tend to generate the heaviest precipitation.

Steps to protect your basement from flooding:

- Make sure your sump pump is working and install a battery-operated backup in case of a power failure.
- Install a water alarm to alert you if water is accumulating in your basement.
- Install flood shields or barriers for basement windows and doors. The tops of the shields should extend above ground level.
- Consider planting a “rain garden” by using landscaping as way to catch and disperse water in the soil near your property. Use native plants and vegetation that will resist soil erosion.
- Raise large appliances, furnaces, hot water heaters and electrical panels in your basement on wood or cement blocks above the potential water level. If an item can’t be raised, consider anchoring it and protecting it with a floodwall or shield.
- Unblock basement drains.
- Move furniture, valuables and electronics to the place in your property that is least likely to be affected by flooding.

Preventative steps for your water systems:

- Make sure your plumbing system and drains follow Code requirements.
- Install backwater valves or plugs for drains, toilets, and other sewer connections.

CRISIS RESOURCES

Be prepared. Know how to respond.

Severe weather, natural disasters and other catastrophic events can cause serious havoc — including property damage, physical injury, emotional trauma, liability claims and even the loss of life. It’s important to be prepared so you can protect what matters most and recover as quickly as possible.

HUB Private Client is here to help. Visit HUB Crisis Resources for guides, tips, checklists and other information to help you prepare and respond to potentially destructive events like flood, hurricane and wildfire.

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Speak to a HUB Private Client risk advisor for additional tips and ask how we can help design and secure flood coverage that meets your specific needs.

About HUB Private Client

HUB Private Client advises, advocates and protects with tailored solutions to protect your family and lifestyle today, while anticipating your needs and guiding you through tomorrow.