



Protect Your Home from Water Damage

Brokers urge Ontarians to prepare for possible water damage during rainy season

(Toronto, Ontario), March 17, 2011. Today, the Insurance Brokers Association of Ontario (IBAO) is encouraging Ontarians to prepare for the potential damaging effects increased water levels can have during this lengthening rainy season – most notably on their personal property.

The combination of the melting snow and influx of precipitation over the past days has caused water levels to reach unprecedented highs. The change in climate is scheduled to continue in the upcoming weeks, and it is important that individuals are aware of the potential risks of water damage and take the necessary precautions to protect themselves and their homes.

The Ontario Ministry of Natural Resources (MNR) states that floods are caused by heavy rains, excessive snowmelt, spring break-up and ice jams. MNR also states that floods can occur at any time of the year and have the ability to cause devastating losses to communities, including homes, property, and infrastructure. During this rainy season, IBAO encourages Ontarians to become aware of the preventative measures necessary to reduce flood damage.

“Understanding the devastating effects increased water levels can have on property is the first step in protecting your home from harm,” said Randy Carroll, IBAO CEO. “Being aware of some of the precautionary steps one can take is essential to homeowners to protect and safe guard their homes from potential water damage.

Below are some tips to prepare yourself and your home for potential water damage:

- Prepare your home for a possible extended vacancy and collect necessary personal items you will require if evacuated.
- Remove any valuable items from the basement and lower-level areas.
- During a flood, shut off the electricity, furnaces and the outside gas valves if safe to do so.
- Create an emergency kit and keep it in an easy to reach place. The kit should include items such as matches, a flash light, blanket, non-perishable food and water. If possible, place a second emergency kit in your car.

“We urge all Ontarians to take the necessary precautions during this time of year to protect their property from heavy rain falls and excessive snowmelt,” added Carroll. “Insurance brokers are always available to assist and provide information to consumers to help protect and keep them safe.”

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The Insurance Brokers Association of Ontario (IBAO) is a ‘not for profit’ association that represents and serves the interests of over 11,400 independent Property & Casualty Insurance Brokers in the Province of Ontario. For information about IBAO, visit www.ibao.org or www.ibao.org/blog to receive timely news and information updates. You can also follow IBAO on Twitter or join the IBAO Facebook Fan Page.

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