



**REGAL**  
INSURANCE BROKERS

# Do you know the **#1 threat** to homes in Ontario?

THE RISK  
OF WATER  
DAMAGE  
IS ON  
THE RISE

**Why?** Heavier precipitation and less predictable weather patterns mean more severe weather more often, which increase the chances of water entering our homes. The combination of our aging infrastructure and a growing population is sometimes too much for our sewer systems to handle, resulting in flooding and sewer back-ups. The more water-using appliances, such as dishwashers, washing machines, humidifiers, hot water heaters, etc. we use in our homes, the greater the chance that water could leak and cause damage.

Water damage has now surpassed fire as Canada's leading cause of personal property claims. It's estimated that, on average, water causes about \$1.7 billion in damage across the country each year. But, with a little know-how and some routine maintenance, you can stay ahead of the wave and keep unwanted water out.

IT'S  
IMPORTANT  
TO PROTECT  
YOURSELF  
AND  
LOWER  
YOUR RISK

## OPTIONAL WATER COVERAGE



### Surface Water Endorsement

Extends coverage to include direct physical loss or damage to insured property caused by the sudden and accidental entrance of surface waters, that enter your dwelling or detached private structures.

### Water Back-up Endorsement

Insures against direct physical loss or damage to insured property caused by the sudden and accidental backing up or escape of water or sewage within your dwelling or detached private structures on your premises from a sewer, septic system, sump pit (*with equip sump pump*) or drain.

### Exclusions

Loss or damage resulting from, contributed to or caused directly or indirectly by flood, coastal flooding, continuous or repeated seepage or leakage of water or sewage; any earth movement; an occurrence while the property is under construction or vacant; or by ground water or rising of the water table.

Additional water coverage including ground water and service line coverage may be available through other insurers. Speak with your broker for more information.

**It's a smart policy  
to understand your  
coverage. Ask your  
broker and be sure.**