



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



WaterEscape Plus

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 unit from a sewer, septic system, sump pit (*with equipt sump pump*) or drain. Sewer back-up occurring at the same time as outside water enters the property. Water that enters the property due to pooling and ponding from snow melt or rainstorm. Water that enters the property due to an overflow of a river or stream. Water that enters the property due to a sudden change in lake water level. Water that enters the property due to the accidental bursting of a dam, dike or levee. Also included is Service Line coverage which protects you from the unexpected costs of repairing or replacing underground water, sewage, electricity, TV, phone and internet service lines on their property up to a limit of \$20,000. Gore Mutual has developed WaterEscape Plus to ensure that eligible customers have the coverage necessary for overland water, sewer back-up, and service line coverage.

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.

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