

PRESS RELEASE

FOR IMMEDIATE RELEASE

TORNADO IN TROIS-RIVIÈRES POLICYHOLDER INFORMATION FROM THE IBC

Montréal, September 6, 2011 — The Insurance Bureau of Canada (IBC) would like to advise residents affected by the tornado in Trois-Rivières on Sunday that most home and automobile insurance policies cover property damage caused by this type of natural disaster.

However, due to the many different choices available to policyholders with regard to home insurance coverage, it is strongly recommended that policyholders who have incurred damage contact their insurer or broker as soon as possible to verify the extent of their coverage. Some losses, such as damage to outdoor swimming pools for example, are not necessarily included in basic home insurance policies. Furthermore, trees and shrubs damaged by the wind are not usually covered either.

The IBC would also like to remind policyholders that damage sustained by automotive vehicles is covered under car insurance policies provided they have purchased "*all risk*" protection, "*comprehensive*" coverage or "*specified perils*" protection.

People affected by the tornado should take all necessary precautions to protect their property and avoid further damage. The IBC also advises policyholders to keep all receipts and bills for expenses incurred due to wind damage and to take photographs or videotape footage of damaged property.

Finally, IBC would like to remind people of the importance of contacting their insurers or brokers and of making a claim, if necessary. For any other information, the Insurance Information Centre is open Monday to Friday from 8:30 A.M. to 4:30 P.M. Policyholders can also call (514) 288-4321 or 1 877 288-4321 or visit our Website at www.infoinsurance.ca for answers or information.

About the Insurance Bureau of Canada

The Insurance Bureau of Canada is a national association that brings together the majority of general insurance companies in Canada. It offers various services to consumers in order to inform and assist them when purchasing car or home insurance or making a claim.

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Source : Julie Bellemare
Public Affairs Advisor
Phone : 514 288-1563 ext. 232
Cell.: 514-967-9228