

PRESS RELEASE

FOR IMMEDIATE RELEASE

GETTING YOUR HOME READY FOR WINTER Practical advice for consumers

Montreal, October 17, 2011 – With winter just around the corner, it is important to winter proof your home and avoid any surprises. Insurance Bureau of Canada (IBC) offers you some simple and practical tips.

Prevent water damage

Water damage can permanently damage carpets, floors, furniture and electronic appliances. "Water damage accounts for about half of all claims paid out in home insurance in Quebec, well ahead of fire and theft. Every year, it costs the Canadian insurance industry more than \$1 billion to compensate policyholders who have suffered water damage", stated Jack Chadirdjian, IBC's Director of Public Affairs.

What should you do?

- Check the condition of your roof twice a year. If it is more than 20 years old, have a professional inspect it.
- Check your foundations. If there are cracks, have them repaired by a specialist as water can seep into your basement. And any cracks could get worse when it freezes.
- Check basement window wells and make sure there is no water accumulation.
- Make sure that downspouts extend at least 1.8 meters from your home's foundation walls. Water should drain away from the house toward the street. Remove dead leaves from eaves troughs. Then hose down the gutters to make sure they are not blocked.
- Check the caulking around your doors and windows to prevent water seepage. Caulking can dry and crack with the years and shifting temperatures.
- Have a professional trim any tree branches that are close to the house. This will prevent damage from branches that are weighed down by snow or ice, or when there are strong gusts of wind.

Prevent a fire

Every year, lives are lost because of fires, which cost millions of dollars in material damage. Some of these tragedies could have been prevented. "We know that a number of Quebec homes have no smoke detectors, and almost half of those that are installed do not work properly. A distressing state of affairs," noted Jack Chadirdjian.

What to do?

- Change the batteries in your smoke detectors and carbon monoxide detectors. These are indispensable if you heat with wood or gas, or if your bedroom is located above the garage.
- Check the condition of your chimney. If you heat with wood, make sure you have it cleaned to remove the creosote from the chimney flue.
- Remove the propane tank from the barbecue and store it outside the house.

Want to know more? Visit our web site at infoinsurance.ca. Have questions? Contact one of our Insurance Information Centre agents by e-mail at cinfo@bac-quebec.qc.ca, or call 514 288-4321 or 1 877 288-4321.

About IBC

Insurance Bureau of Canada is the national industry association representing Canada's private home, car and business insurers. Its member companies represent 90% of the property and casualty (P&C) insurance market 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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