

PRESS RELEASE

FOR IMMEDIATE RELEASE

SEVERE WINDS IN MAURICIE AND QUÉBEC POLICYHOLDER INFORMATION FROM THE IBC

Montréal, October 21, 2011 — The Insurance Bureau of Canada (IBC) would like to advise residents affected by the severe winds in the Mauricie and the Québec City area, that most home and automobile insurance policies cover property damage caused by this type of natural disaster.

The priority: Contact your insurer

«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.», explained Jack Chadirdjian, Director Public Affaires, BAC. «Futhermore, 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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