

# PRESS RELEASE

FOR IMMEDIATE RELEASE

## IRENE HITS QUÉBEC POLICYHOLDER INFORMATION FROM IBC

Montréal, August 29, 2011 - Following heavy rains and important winds brought by Irene in Québec, Insurance Bureau of Canada (IBC) would like to remind citizens affected that property damages caused by these high winds, that most home and automobile insurance policies cover property damage. Concerning sewer backup and water seepage, these damages are covered if policyholders have previously purchased this type of protection, which is generally sold as a rider. About the overland flooding or damages caused by floods, IBC recalls that that these types of claims are not covered by any insurance contracts.

However, due to the many different kinds of damage, it is strongly recommended that policyholders contact their insurer or broker as soon as possible to verify the extent of their insurance coverage.

People should take all necessary precautions to protect their property, avoid further damage and prevent the risk of contamination. To this effect, IBC urges all claimants to:

- Remove any water that has seeped in;
- Thoroughly clean their homes or any other affected buildings as well as all other contaminated property;
- Keep invoices and vouchers for expenses incurred;
- Take photos or a video to document the loss.

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, or "*comprehensive*" coverage.

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](http://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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