



FOR IMMEDIATE RELEASE

HEAVY RAINS: SOME TIPS FROM THE IBC TO REDUCE DAMAGE

Montreal, October 30, 2025 — With rain expected to reach up to 75 mm in some areas and strong wind gusts, the Insurance Bureau of Canada (IBC) is urging policyholders to take simple steps to mitigate or minimize damage.

Practical recommendations

- Check doors and windows for leaks and close them tightly.
- Make sure gutters are properly connected and clear.
- Put away garden furniture and other outdoor items.
- Secure outdoor Halloween decorations.
- Reduce water use in the home during and immediately after heavy rains (e.g., avoid using the washing machine or dishwasher) to avoid overloading the sewers.
- Move valuables out of the basement.

Home Insurance coverage

Damage caused by causes external to the dwelling, such as a sewer backup, water infiltration through the roof, windows, doors or foundation, or flooding due to the overflow of a watercourse, is covered if optional coverages have been added to your contract.

Water damage - Groundwater and sewage covers:

- Water from leaks, overflows or backups of French drains or sewers;
- Ground or surface water entering or seeping into the building.

Water damage - river overflow covers :

- Water resulting from the overflow of a river;

Water damage - Water above ground covers :

- Water seeping through roofs, walls, doors and windows.

For more information, the BAC Insurance Information Center can be reached Monday through Friday from 8:30 a.m. to 4:30 p.m. at 514-288-4321 (Montreal area) or 1-877-288-4321 (elsewhere in Quebec). Relevant information is also available at www.infoassurance.ca.



About IBC

Insurance Bureau of Canada, which groups the majority Canada's P&C insurers, offers various services to consumers in order to inform and assist them when purchasing car or home insurance, or making a claim. For all other information, we invite you to contact our Insurance Information Centre at 1-877-288-4321, or visit our web site at www.infoinsurance.ca.

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