

# The simpler way to comprehensive water damage protection

While the threat of water damage can be difficult to plan against, the results can be even more complicated. That's why our simplified Comprehensive Water coverage offers everything you need to protect your home and belongings against sudden and accidental water damage.\* Whether you own or rent, and whether it's a condo or a seasonal property, Comprehensive Water can help you rest easy.

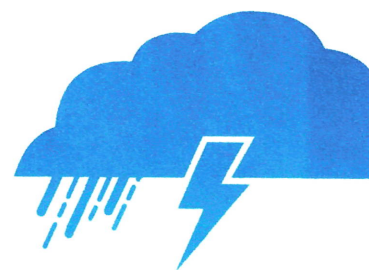
## We protect what matters most

Our Comprehensive Water coverage makes it easy to protect your home and valuables against sudden and accidental water damage, which may be caused by:

- > water, septic or sewer backups—overflow that can enter your home through inside/outside drains or a sump-pit drainage system.
- > storm surge—a rise in lake or ocean level (above the normal, predicted level) during a storm.
- > waves and spray—when resulting from a storm or hurricane.
- > flooding from the overflow of any natural or man-made body of water—including lakes, rivers, creeks and streams, and any overflow caused by breaking dams, levees or other water-containment systems.
- > surface water—the build-up of water caused by heavy rainfall, fast snow melts and extreme weather.
- > a rising water table—when underground water rises to the surface, causing leaking through walkways, driveways, foundations, walls or floors.

## Are you at risk?

When it comes to potential water damage, there are many factors—like where you live and the weather.



## Minimize your risk

Wherever you live, there are precautions that you can take to limit your risk of (and loss due to) water damage:

- > be selective about investing in and/or storing valuable items in areas that are below ground level.
- > keep downspouts positioned away from your home or garage to allow for proper drainage.

Take our quick and easy Water Damage Risk assessment at [water.cooperators.ca](http://water.cooperators.ca).



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*Enjoy a flexible deductible: Instead of paying a flat dollar amount, your deductible will be a percentage of your claim amount—from 2% to 35%, subject to a minimum.*

### **We put you in control of your policy**

Your Comprehensive Water coverage is all-inclusive and flexible, which means that you can use it however you choose. Based on your policy type, your benefits could include:

- > a single limit for any amount to use for your personal property, including buildings, detached structures, loss of use, cleanup and debris removal, outdoor swimming pool and/or hot tub.
- > no obligation to rebuild in the event of a total loss (if your home is damaged beyond repair, you receive the actual rebuilding cost with materials of similar quality, up to your limit of insurance, with no deduction for depreciation; you can also rebuild in another location).
- > coverage for your outdoor trees, shrubs and plants.
- > a loss-prevention reimbursement—of up to \$5,000—for costs incurred to protect your property if there is a flood warning (for example, any costs associated with sand bagging).

Don't forget the expenses that could result from water damage keeping you out of your residence for an extended time.

### **Connect with us today**

To get the right coverage for your risk level, budget and lifestyle needs, contact your Financial Advisor.

### **Maximize your value**

As a home, residential or seasonal property owner, you can be eligible<sup>†</sup> for discounts by installing loss-prevention devices, such as:

- > a backflow prevention device (BPD), installed on the sewer or septic line (if connected to a municipal sewer, clean-out access is also required).
- > a secondary automatic powered backup sump pump (must have an automatic power source, such as a battery, to qualify for a discount).

For more information and tips on water damage risk and prevention in Canada, visit [water.cooperators.ca](http://water.cooperators.ca).

\*Some conditions may apply. Refer to policy wording or contact your Financial Advisor for more details. Insurance is underwritten by Co-operators General Insurance Company. The Co-operators® is used under license from The Co-operators Group Limited. <sup>†</sup>Check with your municipality and a licensed plumber to ensure that these devices are allowed in your area and effective for your home.