



# From Flames to Floods: The Rising Tide of Water Damage in Canadian Homes

Traditionally dominated by fire-related incidents, the landscape has dramatically changed, with water damage now surpassing fire as the nation's leading cause of personal property claims. Many parts of Canada are still struggling to keep up. Severe storms and flash floods that hit parts of Ontario over the summer of 2023 caused over \$340 million in insured losses, according to initial estimates from Catastrophe Indices & Quantification Inc.

The following storms in Ontario from the summer of 2023 have been designated “catastrophic” weather events:

Date of Storm	Insured Damage
July 20–21, 2023	Over \$30 million
August 3, 2023	Over \$100 million
August 10, 2023	Over \$70 million
August 23–25, 2023	Over \$110 million

## The Impact of Water Damage



The repercussions of water damage extend far beyond the immediate inconvenience and destruction it can cause. Water damage can lead to long-term structural issues within the home, including mould growth, which poses serious health risks. Furthermore, the financial impact on homeowners can be substantial due to the cost of repairs, the potential decrease in property value and the complexity of navigating insurance claims.

## Prevention: Your First Line of Defense

Understanding the risks and implementing preventative measures is paramount in mitigating the impact of water damage. Here are some key strategies Canadian homeowners can adopt:

### Regular Maintenance and Inspections

- **Plumbing Systems:** Regularly inspect pipes and faucets for leaks or signs of wear and promptly replace old or damaged parts.
- **Roof and Gutters:** Ensure your roof is in good condition and that gutters and downspouts are clear of debris to prevent water accumulation.



## Weatherproofing and Emergency Preparedness

- **Seal Windows and Doors:** To prevent water intrusion, check and seal any gaps or leaks around windows and doors.
- **Sump Pump:** Install a sump pump in your basement to remove excess water, and test it regularly to ensure it's in working order.
- **Backwater Valve:** Consider installing a backwater valve to prevent sewage in an overloaded sewer line from backing up into your home.

## Understand Your Insurance Policy

Reviewing your insurance policy carefully is crucial to understand what types of water damage are covered. Given the increasing prevalence of water damage claims, some insurers have modified coverage options and deductibles. Be proactive in discussing your property insurance coverage and give us a call to ensure that you have the protection you need.