

OVERLAND FLOOD INSURANCE

WHAT IS OVERLAND FLOODING?

Overland flooding happens when water runs overland and enters into your home through windows, doors and cracks in your home. It is caused by heavy rain, snowmelt and overflowing lakes, ponds and rivers.

**Damages to your home caused by flooding are expensive.
The average cost to repair a flooded basement in Canada is \$43,000.**



DO YOU NEED OVERLAND FLOOD INSURANCE?

If you do not have overland flood insurance, but this coverage was available in your area before a disaster, you may not be eligible for government disaster assistance when it is offered. Read your insurance policy or call your insurance provider to find out if you have it.



WHAT HAPPENS WHEN YOU GET OVERLAND FLOOD INSURANCE?

Overland flood insurance is insurance coverage that Canadians (home and condominium owners) can purchase to protect against the costs of potential damage to their homes from overland flooding. While insurance policies vary, overland flood insurance is typically optional and not included in basic home, condo, tenant insurance policies. Read your insurance policy or call your insurance provider to find out if you have it.



FloodSmart Canada

For more information and resources, visit floodsmartcanada.ca