



Water Water
Everywhere



We're in this together. We share our planet together. Although humans have been here for but the blink of an eye, we know that our climate is changing and that there are real effects for all of us. In the business of insurance, good preparation to protect ourselves from the unexpected costs from climate, or weather-related events, is one of the most significant actions we can take both as an industry and as individuals to mitigate some of the largest expenses any of us may encounter in our lifetimes.

Water. Water. Everywhere. Here in Atlantic Canada flooding from major storms and hurricanes, more intense and briefer rainfall events, freezing rain, and snow events is the big culprit for serious personal property and business losses. In the big picture these events can cause hundreds of millions of dollars of damage to personal and business property, not to mention the lost productivity at work, and at school. Many industry studies have shown that water is the big concern now and in the foreseeable future. See

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the Insurance Bureau of Canada's *Telling the Weather Story* (pages 35-37) on our website under *News & Information*. www.gatewayinsurance.ca. So, what does this mean for Atlantic Canadians?

Everyone can make a difference. There are two things every one of us can do. First, at a high level, be thoughtful about what you can do and then act to contribute to a cleaner, more efficient, less wasteful use of our shared resources. We can all improve our impact to our environment. In your home. At your business. Second, act to mitigate the effects of the changing climate and in particular in this context, the potential damages from water. There are many easy and simple things we can all do to keep our homes and businesses safe from the effects of severe weather-related flooding. Here's three things we can do.


3 Steps to Home Flood Protection. From the *Intact Center on Climate Adaptation at the University of Waterloo*, check out these important and straightforward methods to protect your properties.

Step 1: Maintain What You've Got at Least Twice per Year


Do-It-Yourself
for \$0




Remove debris from nearest storm drain or ditch & culvert



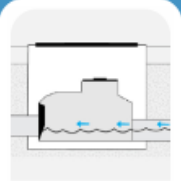
Clean out eaves troughs



Check for leaks in plumbing, fixtures and appliances



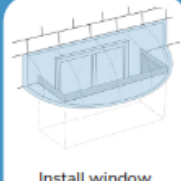
Test your sump pump*



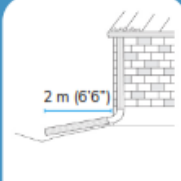
Clean out your backwater valve

Step 2: Complete Simple Upgrades

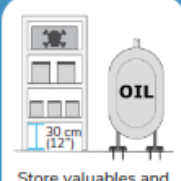
Do-It-Yourself
for Under \$250



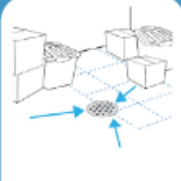
Install window well covers (where fire escape requirements permit)*




Extend downspouts and sump discharge pipes at least 2 m from foundation



Store valuables and hazardous materials in watertight containers & secure fuel tanks



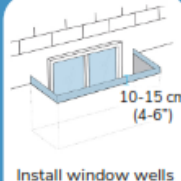
Remove obstructions to floor drain



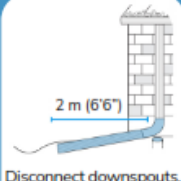
Install and maintain flood alarms

Step 3: Complete More Complex Upgrades

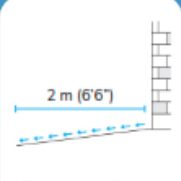
Work with a
Contractor for
Over \$250



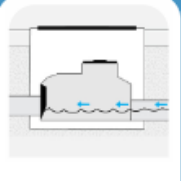
Install window wells that sit 10-15 cm above ground and upgrade to water resistant windows*




Disconnect downspouts, cap foundation drains and extend downspouts to direct water at least 2 m from foundation



Correct grading to direct water at least 2 m away from foundation



Install backwater valve



Install backup sump pump and battery*

Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of flooding.