



**Head Office**  
Edmonton, AB

**Branch Offices**  
Calgary, AB  
Vancouver, BC  
Winnipeg, MB



**WATER PLUS**

[www.peacehillsinsurance.com](http://www.peacehillsinsurance.com)

Represented by:



Rev. 02/17

## What is Water Plus Coverage?

Previously, most home insurance policies did not include coverage for flood. Because of changes in our climate and the impact on our environment we have seen an elevated number of water-related claims. Statistics show that water is now the number one threat to your home, and because of increased incidences of severe weather even homes that are not situated on flood plains are susceptible to flooding and water damage. In response, we have developed Water Plus - a comprehensive product that covers freshwater flooding, sewer backup and mitigation, and any seepage that occurs as a result of flooding.

Water Plus Coverage can be added to all Homeowners, Condominium, Tenant (Comprehensive and Broad Forms) and Rented Dwelling Packages (Comprehensive Form only).

## What's covered?

- Flooding as the result of rising, breaking out or overflow of any inland body of water or watercourse (natural OR manmade)
- Sudden and accidental entrance of surface water into your home or detached private structures
- Additional Living Expense should you need to live elsewhere while damages are being repaired
- Sewer backup
- Sewer backup mitigation - following an insured sewer backup loss, we provide up to \$1,000 for the installation of a normally open backwater valve installed on the main line or a sump pump with a back-up power supply

## What's NOT covered?

- Flooding as a result of any tidal body of water or watercourse, tsunami, seiche, storm surge, waves or tidal waves
- Shoreline ice-build up or waterbourne ice or other objects unless another cause of loss insured occurs at the same time and contributes to this loss or damage
- Continuous or repeated seepage or leakage of water
- Ground water or rising of the water table unless another cause of loss insured occurs at the same time and contributes to this loss or damage
- Loss or damage occurring while your property is vacant or under construction, unless we have given permission for construction or vacancy
- Loss or damage from the intentional breach of any dam or levee built to control any natural or man-made watercourse or body of water
- **Subject to terms, conditions and exclusions of the policy.**



## Examples of covered losses

An inland river overflowed its banks due to fast spring thaw combined with heavy rain. Your basement floods and your sewer backs up resulting in extensive damage.

We would pay for:

- All damages
- Additional living expenses

A heavy rainfall pooled on the ground and entered your home through basement windows causing damage to the basement. Your storm sewer also overloaded and caused the sewer to back up. You and your family must find a place to stay until repairs are completed.

We would pay for:

- All damages
- Additional living expenses

Sewer backed up as a result of tree roots clogging the line. Damages are covered plus \$1,000 for expenses incurred to install a (normally open) backwater valve on the main line.

We would pay for:

- All damages
- Additional living expenses (if needed)

Drain in basement floor backed up causing damage to laminate flooring in laundry room. Drain was found to be clogged with debris

We would pay for:

- All damages

