



ENHANCED *Water Damage Package*

FREQUENTLY ASKED QUESTIONS

What is the Enhanced Water Damage Package?

The Enhanced Water Damage Package is available* for homeowners, condominium, tenant and rented dwelling policies. It consists of up to four components to protect you in the event that water enters your home: Sewer Back-up, Water and Sewer Lines, Overland Water (if eligible) and Ground Water (optional).

How can the Enhanced Water Damage Package benefit me?

With water-related claims on the rise in Canada, water is now the number one threat to your home. By offering options, you can customize your insurance policy with the right coverage in the event that water enters your home.

What is Sewer Back-up coverage?

If water accidentally backs-up and flows into your home from your municipal sewer system, private septic system or because of a sump pump failure, the Enhanced Water Damage Package has the coverage you require.

Plus, for homeowner and rented dwelling policies, we now offer \$1,000 towards the installation of a sewer back-up loss prevention device (sump pumps with a back-up power source or backwater valves) after a covered sewer back-up loss*. These devices can help protect your dwelling from future water-related losses.

What is Water and Sewer Lines coverage?

Protection for the water and sewer lines connected to your home, in the event that they leak, break, tear, rupture or collapse. The coverage offers \$10,000 to repair or replace your water service and/or sewer line*. This coverage is automatically included in homeowner and rented dwelling policies when you purchase the Enhanced Water Damage Package.

What is Overland Water coverage?

Coverage for water damage caused by the overflow of a lake or river, heavy rain or rapid snowmelt that enters your home from a point at or above ground level. This coverage is automatically included if you reside in an eligible Overland Water territory.* Speak to your broker about the coverage that is available to you.

What is Ground Water coverage?

An optional coverage for homeowner policies, available for purchase. It offers protection for events when ground water enters your home suddenly and accidentally through basement walls, foundations or floors.

How can I learn more about the Enhanced Water Damage Package?

Contact your Intact Insurance broker. If you do not have an Intact Insurance broker, visit Intact.ca for more information on how to find a broker. [Click here.](#)

**Coverage is subject to policy type; terms and conditions apply.*