



# Enhanced Water Damage Package

Brittany LeBlanc | February 2023



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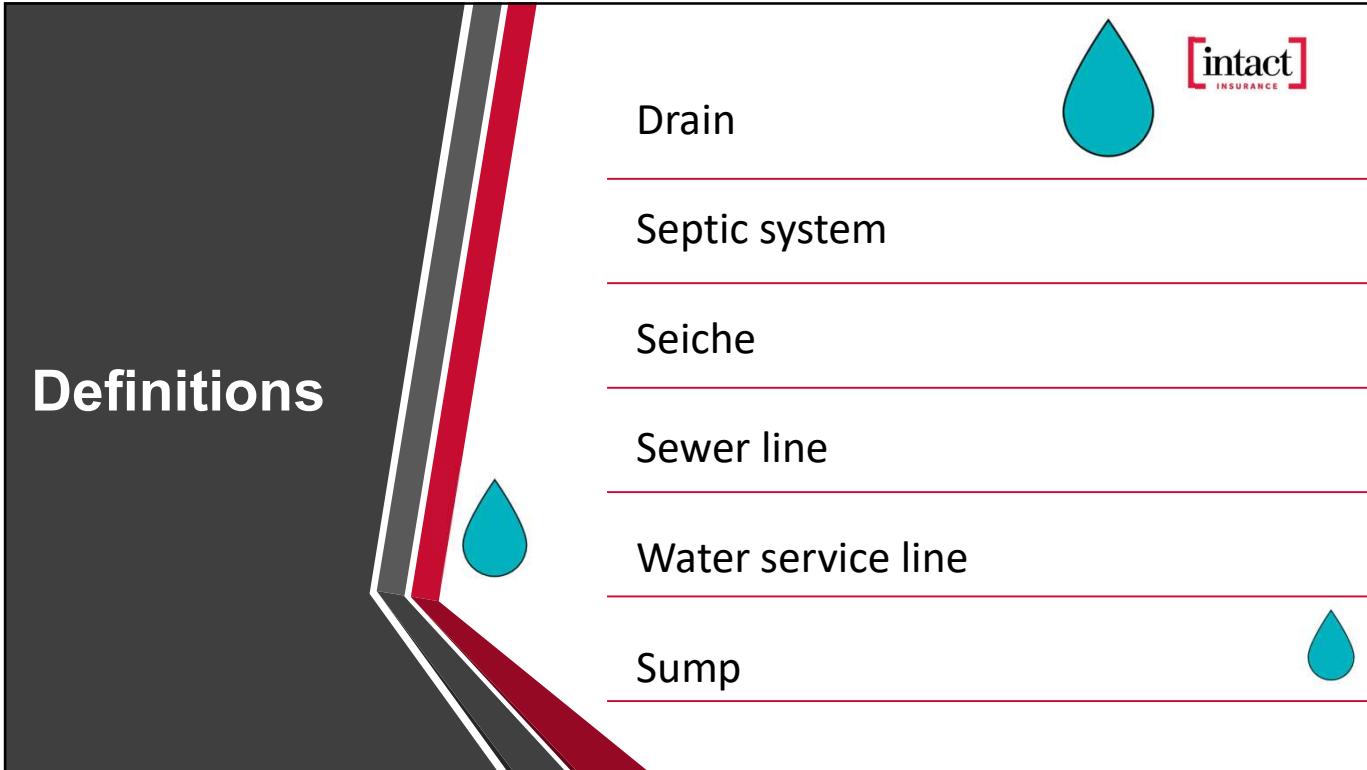
## Agenda

- Key definitions
- Enhanced Water Damage Package
  - Sewer Back-up
  - Water and Sewer Lines
  - Overland Water
  - Ground Water (*optional excl. NL*)
- Eligibility discussions
- Claims scenarios
- Questions

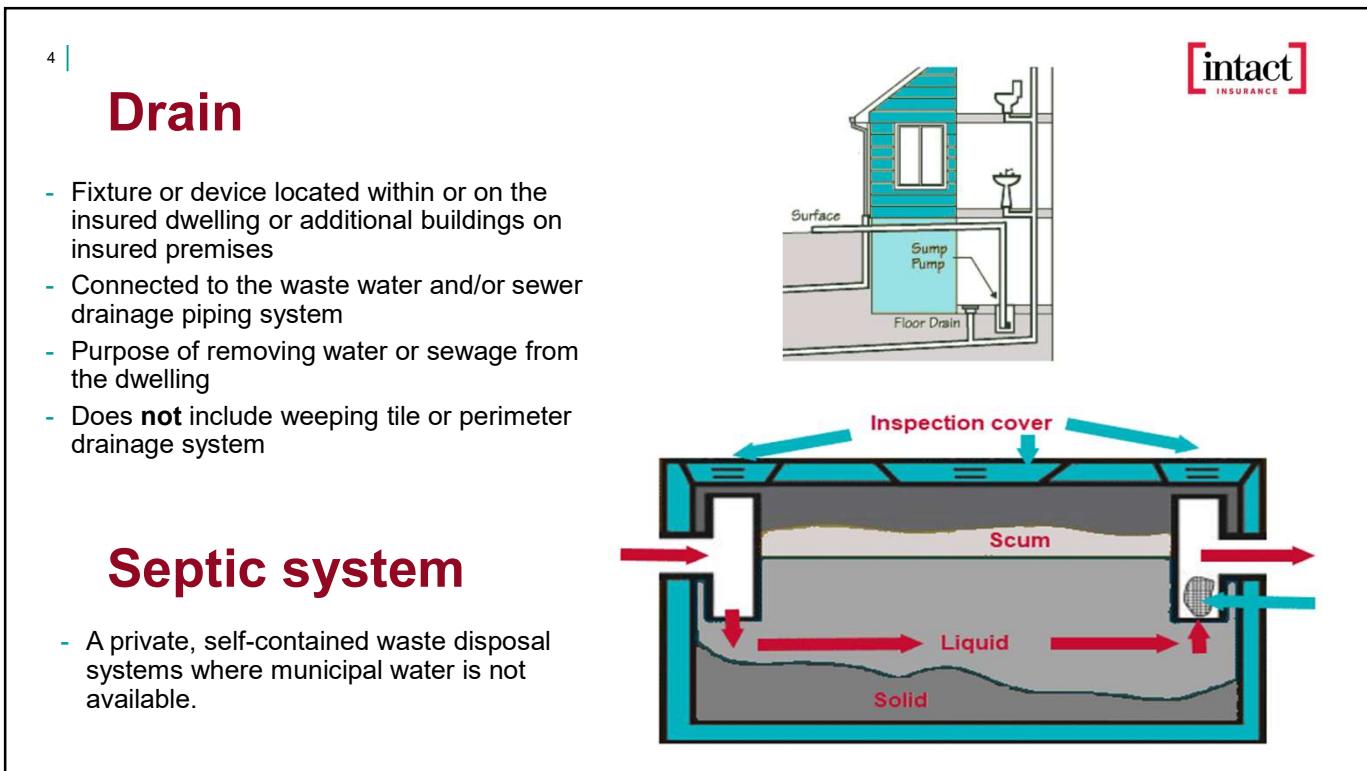


*By the end of this session, you'll be experts in all areas of our Enhanced Water Damage Package*

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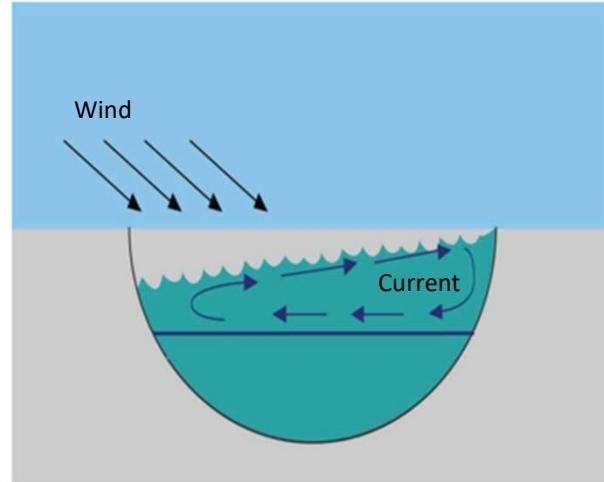
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## Seiche

- Standing wave in an enclosed or partially enclosed body of water (lake, reservoir, swimming pool, bays, harbours, seas)
- This could be described as an inland tsunami.



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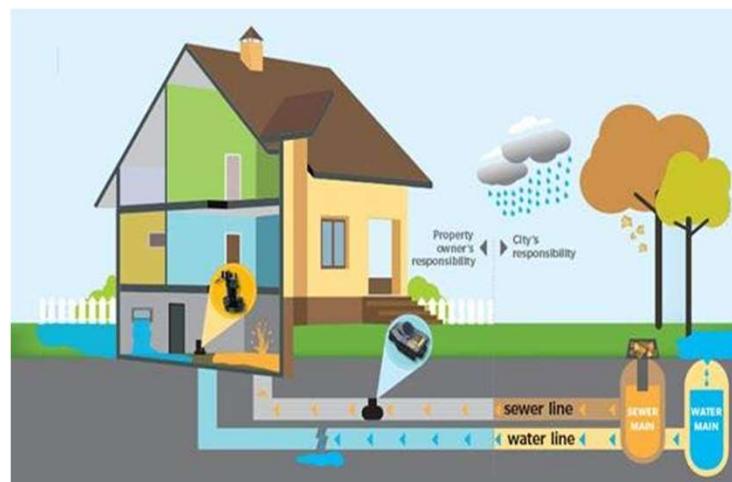


## Sewer line

- The line or pipe that connects from the exterior of your dwelling to a public sewer system or private septic system.

## Water service line

- The line or pipe carrying fresh potable water that connects from the exterior of your dwelling to a public water supply system, private well system, cistern or retention pond.



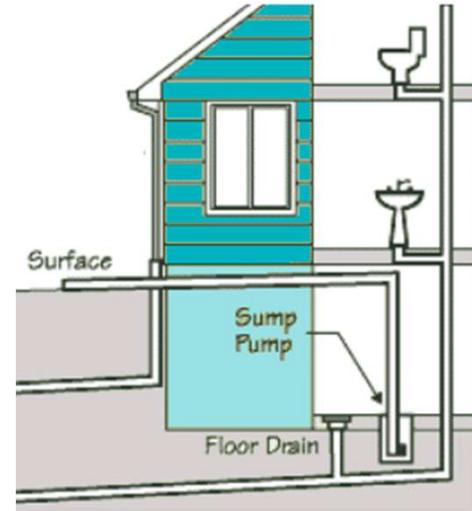
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## Sump

- Defined as a sump pit, well or basin
- Lined with concrete or other liner and located within the dwelling, connected to a mechanical or gravity-fed evacuation pump system
- Purpose is collecting and removing water
- A sump pit, well or basin not equipped with a mechanical pump or gravity-fed evacuation system is not a sump



7

8



## Enhanced Water Damage Package

- Available for homeowners (incl. Secondary & Seasonal Homeowner), condominiums, tenants package and rented dwellings
- Four components:
  1. **Sewer Back-up**
  2. **Overland Water**
  3. **Water & Sewer Lines**
  4. **Ground Water (optional – excl. NL)**

# EWDP LOSSES WITHIN 5 YEARS	Underwriting Rules
0	N/A
1	EWDP available (Removal of Claims Free Discount)
2	Not eligible for EWDP

\*SBU, OLW & GW losses (excl. Water & Sewer Line losses)

8

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## Eligibility for Enhanced Water Damage Package

Atlantic Provinces					
Risk Type	SBU	\$1,000 SBU loss mitigation	Water & Sewer Lines	OLW (if eligible)	Ground Water (optional)
Homeowners (Principal, Secondary, Seasonal Broad)	✓	✓	✓	✓	✓
Rented Dwelling	✓	✓	✓	✓	
Condominiums	✓			✓	
Tenants	✓			✓	

### Coverage limits for Homeowners incl. Secondary & Seasonal (0 – 1 SBU losses in 5 years)

Territories	New Business default coverage limit	Maximum coverage limit	Default deductible
1	\$50,000	\$250,000	\$2,000
2 – 3	\$30,000	\$250,000	\$2,000
4	\$20,000	\$30,000*	\$2,000
5	\$10,000	\$20,000*	\$2,000

\* Some territories require mitigation measures for maximum limit

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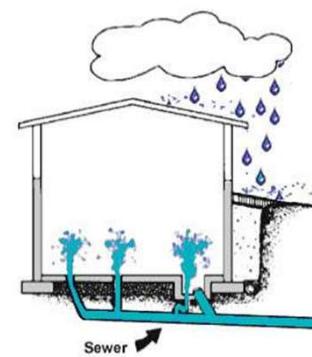
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## Sewer Back-up

Back-up of water and/or waste into your customers home from a municipal sewer system, private septic system or through a sump pump failure

Includes	Excludes	Eligibility
<ul style="list-style-type: none"> <li>- Direct physical loss or damage caused by the sudden and accidental backing up or escape of water or sewage within customers dwelling through:           <ul style="list-style-type: none"> <li>- Sewer</li> <li>- Septic</li> <li>- Sump</li> <li>- Drain</li> </ul> </li> <li>- Loss mitigation measures</li> </ul>	<ul style="list-style-type: none"> <li>- Flood</li> <li>- Entrance of surface water</li> <li>- Seepage or leakage</li> <li>- Ground Water</li> </ul>	<ul style="list-style-type: none"> <li>- Dependent on both SBU and/or OLW losses</li> <li>- Possible mitigation measures in place</li> </ul>



### LOSS MITIGATION DEVICES:

If a customer installs a loss mitigation device at the time of an insured SBU loss, we'll contribute an additional \$1,000 towards the installation of the loss mitigation measure

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## Sewer back-up mitigation discounts

Peril	Prevention measure	Peril Discount %	
Sewer back-up only	Alarmed sump pump with back-up	<b>15%</b>	
	Alarmed sump pump with back-up and Backwater valve	<b>31.6%</b>	
	Alarmed sump pump (no back-up)	<b>10%</b>	
	Alarmed sump pump (no back-up) and Backwater valve	<b>28%</b>	
	Backwater valve	<b>20%</b>	
	Backwater valve & Sump pump	<b>24%</b>	
	Backwater valve & Sump pump incl. battery back-up	<b>28%</b>	
	Septic system	<b>40%</b>	
	Sump pump	<b>5%</b>	
	Sump pump incl. battery back-up	<b>10%</b>	
Sewer back-up and Water	Basement	<b>0% Finished</b>	
		<b>35%</b>	
		<b>1 – 40% Finished</b>	
		<b>25%</b>	
		<b>41 – 61% Finished</b>	
		<b>20%</b>	
		<b>61 – 80% Finished</b>	
		<b>10%</b>	

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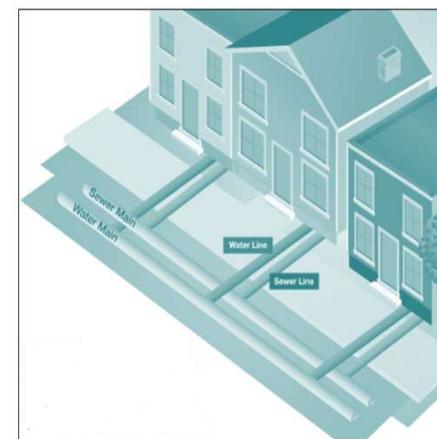
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## Water & Sewer Lines

**Sewer Line** means the line or pipe that connects from exterior of dwelling to a public sewer system or private septic system.  
**Water Service Line** means the line or pipe carrying fresh potable water that connects from the exterior of dwelling to public water supply system, private well system, cistern or retention pond.

Includes	Excludes	Eligibility
<ul style="list-style-type: none"> <li>Coverage limit is \$10,000 (no option to increase)</li> <li>Deductible matches Water Damage deductible</li> </ul>	<ul style="list-style-type: none"> <li>Data, gas or electrical lines</li> <li>Does not include loss or damage from: <ul style="list-style-type: none"> <li>Blockage or low pressure of the line</li> <li>Treatment, removal, recovery or disposal of pollutants or hazardous material</li> <li>Sewer/water line that runs through or under body of water (pool) or not already connected &amp; ready for use</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Only available as part of EWDP</li> <li>Provides coverage to repair or replace customers sewer line or water service in relation to coverages in EWDP</li> </ul>



12

13



## Overland Water

Fresh water that comes from rivers or lakes, or it could be the result of rain or snow melt, spring run-off. Coverage protects against water damage caused by these factors and enters your home from a point at or above ground level.

Includes	Excludes	Eligibility
<ul style="list-style-type: none"> <li>- Flood caused by dam break, or the rising of, breaking out or overflow of any body of water or watercourse, whether natural or man-made (ex: overflow of river, lake or canal)</li> <li>- Sudden and accidental entrance of surface water (ex: accumulation of heavy rains or rapid snow melts)</li> <li>- SBU occurring concurrently with above</li> </ul>	<ul style="list-style-type: none"> <li>- Flood caused by waves, tides, tidal waves, tsunami, storm surge, seiche</li> <li>- Continuous or repeated seepage or leakage of water</li> <li>- Ground water or rising of the water table</li> <li>- Dwelling under construction or vacancy unless we have given permission</li> <li>- Caused by landslide or other earth movement</li> </ul>	<ul style="list-style-type: none"> <li>- When EWDP purchased, OLW automatically included for eligible risks</li> <li>- Eligibility is based on Overland Water Territories</li> <li>- Overland Water covers damage to property caused by waterborne objects</li> </ul>

13

14



## Eligibility for Overland Water



### Coverage limits for Homeowners incl. Secondary & Seasonal (0 – 1 SBU losses in 5 years)

Risk Type	Territory 1 (Low Risk)	Territories 2, 3 & 4 (Medium Risk)	Territories 5, 6 & 7 (High Risk)
Homeowners	Up to SBU Limit	\$10,000 – SBU limit (increments of \$10,000)	No coverage
Rented Dwelling	\$30,000	\$30,000	No coverage
Condominiums	Coverage Limits (max of \$250,000)		No coverage
Tenants	Coverage Limits		No coverage

14

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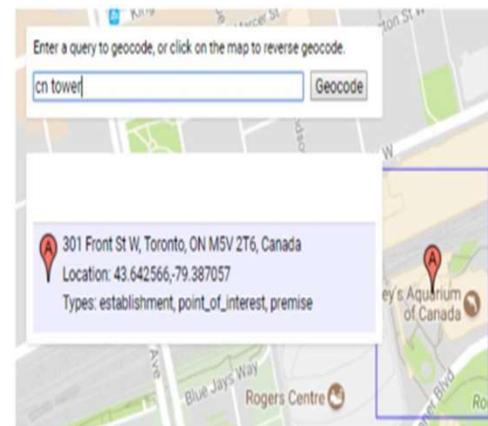
## Assigning Overland Water territories

### Flood mapping and Geocoding to do the following:

- 1) Assign Overland Water territories to risks
- 2) Use territories to determine level of coverage customers are eligible to purchase

### When used with flood mapping, Geocoding considers:

<ul style="list-style-type: none"> <li>✓ Elevation</li> <li>✓ Topography of location</li> <li>✓ Surrounding bodies of water</li> <li>✓ Historical rainfall statistics</li> <li>✓ Historical river flow data</li> </ul>	<ul style="list-style-type: none"> <li>✓ Soil permeability</li> <li>✓ Severity and frequency of events</li> <li>✓ Snow-melt accumulation</li> <li>✓ Man-made structures such as dams, reservoirs, dikes, etc.</li> </ul>
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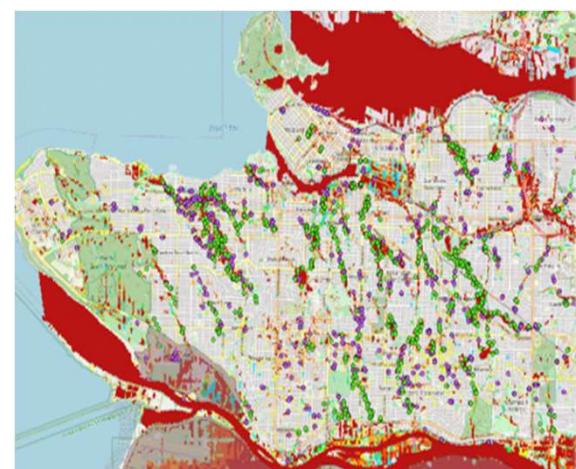


## What is Flood mapping?

- Comprised of numerous layers of data
- Provides detailed view of a specific area
- More than just visual representation of bodies of water in area

### Common layers used within Flood Map:

- 1) Types of flooding
- 2) Causes of flooding in area
- 3) Return Periods
- 4) LiDAR and Bare Earth Data



16

17 |



## Ground Water (available NS, NB & PEI)

Water underground in the cracks and spaces in soil, sand and rock. These are saturated zones beneath the land surface.

Includes	Excludes	Eligibility
<ul style="list-style-type: none"> <li>- Water damage caused by rising of water table and/or resulting from sudden and accidental entrance of ground water through basement walls, foundation or floors.</li> </ul>	<ul style="list-style-type: none"> <li>- Flood caused by waves, tide, tidal wave, tsunami, storm surge or seiche</li> <li>- Continuous or repeated seepage or leakage of water</li> <li>- While dwelling under construction or vacant unless permission given</li> <li>- Landslide/earth movement</li> <li>- Foundations, footings, slabs or perimeter drainage systems</li> </ul>	<ul style="list-style-type: none"> <li>- Customer must purchase EWDP with Overland Water</li> <li>- Only optional component of package</li> </ul>

17

18 |



## Anti-concurrent Causation Clause

*"These exclusions apply whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any other sequences to the occasioning of the loss or damage."*

### What does this mean to you and your customers?

- Helps define type of water damage event that should and should not be covered within each of the coverages offered by Enhanced Water Damage Package
- States when a loss is caused by combination of events, some covered and others excluded, there is no coverage under that section of Package
- Need to look to other sections of EWDP to see if coverage applies

### Example:

- Sewer back-up excludes loss or damage caused by flood
- If customer has covered SBU loss that is also related to flood (excluded loss) then there is no coverage for loss under SBU coverage
- Does customer have OLW? If so, this loss would be covered according to coverage limit for OLW

18

19 |



## 168-Hour Rule

- Multiple events happening in short time frame will be considered one occurrence
- 168 hours or 7 day period
- One deductible, one coverage limit will apply

### Example:

- Overflow of river, surface water from rainfall and sewer back-up all cause damage to customers home within 7 day period
- Customer will not be penalized by multiple deductibles
- Coverage limit for OLW will apply



19

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## Reviewing coverage in Contact PL

General Information		Additional Coverage		General Information		Additional Coverage	
Term		Sewer Backup Territory	Overland Territory	Term		Enhanced Water Damage Package	Sewer Backup (Included)
Risks (2)		03	01	Risks (2)		Transaction Premium	Deductible
Drivers (0)		Enhanced Water Damage Package		Drivers (0)		\$140	\$2,000
Assignment		<input checked="" type="radio"/> Yes <input type="radio"/> No		Assignment		Water and Sewer Lines (Included)	Limit
Claims		Sewer Backup (Included)		Claims		Deductible	\$50,000
<b>Coverages</b>		Limit		<b>Coverages</b>		\$2,000	Overland Water (Included)
Insureds (2)		\$30,000		Insureds (2)		Limit	Deductible
Additional Info		\$40,000		Additional Info		\$30,000	\$2,000
Results		\$50,000				Transaction Premium	Limit
		\$60,000				\$0	\$30,000
		\$70,000					Transaction Premium
		\$80,000					\$0
		\$90,000					my Identity
		\$100,000					Transaction Premium
		\$250,000					\$0
		\$2,000					

20

21



## Resources in Broker Portal

Search

My tools

Client Centre

Compass

Contact PL

intact INSURANCE

Home Personal Commercial Special

PROPERTY SECTION

BINDING AUTHORITY

Enhanced Water Damage Package

Click for Coverage Summary

The Enhanced Water Damage Package provides customers with an added level of protection and choice against water-related claims. It's available to customers with Homeowner policies (including Secondary and Seasonal Homeowner Broad form), condominium owners, tenants and rented dwelling customers.

This page contains updated resources to help brokers learn more about the Enhanced Water Damage Package, and to assist them in having conversations with customers.

Resources for Brokers

INTACT INSURANCE COMPANY

PERSONAL INSURANCE PRODUCT MANUAL

PROPERTY SECTION

ENDORSEMENTS

ENHANCED WATER DAMAGE LOSSES WITHIN 5 YEARS (NEW BUSINESS & RENEWALS)

All Enhanced Water Damage Package losses (excluding Water & Sewer Lines losses) will be considered for eligibility of the Enhanced Water Damage Package for new & renewal risks:

EWDP LOSSES	UNDERWRITING RULES
0	No underwriting eligibility criteria
1	Enhanced Water Damage Package available – Removal of Claims Free Discount (without Achiever, Lifestyle Advantage and Claims Advantage)
2	No Enhanced Water Damage Package – Removal of Claims Free Discount

\* Sewer Back Up, Overland Water and Ground Water Losses (excluding Water and Sewer Lines Losses)

RATES

The Enhanced Water Damage Package rates can only be obtained via an online rating tool or our policy management system.

1) Enhanced Water Damage Package rates can be reduced if Sewer Back Up loss prevention / mitigation

21

22



## Claims Scenarios

Covered loss scenario	Water Damage	Sewer Back-up	Water & Sewer Line	Overland Water	Ground Water
Water line repair outside of home			✓		
Septic tank backed up into basement		✓			
Accidental dam break causes water damage to home				✓	
Rain water enters through basement floor					✓
Overflow of water from dishwasher	✓				
Sewer backs up due to heavy rain and surface water enters the home at the same time				✓	
Sump pump malfunctions and pit overflows		✓			
Rain accumulates on the surface and enters in crack above grade basement wall				✓	

22



23



24

24