



ENHANCED
Water Damage Package

COVERAGE OVERVIEW

Homeowners, Condominiums,
Tenants and Rented Dwellings

OVERLAND WATER

Coverage to protect against 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. **1**

• **\$1,000**

toward the installation of a sewer back-up loss mitigation device at the time of a covered Sewer Back-up loss.

GROUND WATER

OPTIONAL
FOR
PURCHASE

An optional coverage for purchase, offers protection for events when water enters your home suddenly and accidentally through a basement wall, the foundation of your house or through the floor. **1 2**

SEWER BACK-UP

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

WATER & SEWER LINES

In the event you experience a leak, break, tear, rupture or collapse of a water and/or sewer line, you'll have \$10,000 in coverage to repair or replace your water service and/or sewer line. **2 3**

- 1** You must reside in an eligible Overland Water territory.
- 2** For eligible Homeowners risks; terms and conditions apply.
- 3** For eligible Rented Dwelling risks; terms and conditions apply.

COVERAGE OVERVIEW

	Sewer Backup	Overland Water		\$1,000 SBU Loss Mitigation	\$10,000 Water & Sewer Lines	Ground Water
		Territories	Limit			
Homeowners	Y	Low	Up to SBU Limit	Y	Y	Optional*
		Medium	\$10,000 +			N
		High	n/a			N
Condos	Y	Low	Policy	N	N	N
		Medium				
Tenant	Y	Low	Policy	N	N	N
		Medium				
Rented Dwellings	Y	Low	\$30,000	Y	Y	N
		Medium	n/a			
		High				

* Ground Water is not available in Newfoundland.



Be proactive! Advise your customers about exposure to water damage

- Encourage your customers to make a current and detailed inventory of belongings in their home. Advise customers to consolidate photos, receipts, warranties and proofs of purchase.
- Your customers can take advantage of municipal subsidies or grants for a Sewer Back-up loss mitigation device (e.g. sump pumps with a back-up power system or backwater valves).

Certain conditions, limitations, exclusions and eligibility requirements apply, based on policy type.

This document is provided for informational purposes only.