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Give homes, cars an insurance tune up

Talbot Boggs

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It's no surprise to Canadians that the fall and winter seasons can bring some very severe weather of high winds, heavy rains, sleet, hail, ice, snow and any weird combination of all of them.

The Insurance Bureau of Canada

reports that severe weather has resulted in nearly one billion dollars in insured damages so this year, just in Ontario alone. With summer behind us and fall and winter looming, Annie-Marie Thomas, an insurance expert with insurancehotline.com, an insurance rate comparison website, says this is a great time to look at the insurance coverage on your homes and cars to prepare for possible weather-related damages in the months ahead.

She recommends taking advantage of multi-line discounts. Many insurers will offer a discount of anywhere from five per cent to 15 per cent off one or even both policies when you bundle both your home and auto insurance with the same company. If you have both policies the insurance company at their discretion may even have just one deductible for losses on both policies in the event of a catastrophe.

When it comes to insurance fire used to

be main peril to people's homes. Now there are a lot more claims for water damage than damage from fire.

"Water is the new fire," Thomas says. "Basements are often the centres for a family's entertainment with recreation rooms, equipment, appliances, good flooring and other good furnishings. When water comes in it can cause a lot of damage."

The cause for water damage to your home and/ or cottage may determine whether or not you are covered. There are a few things you can do to help keep water damage from occurring.

For water to drain off freely from the roof, make sure your downspouts and eaves troughs are in good repair, are cleaned regularly and make sure the downspouts extend at least two metres from the foundation so water drains away properly.

When undertaking maintenance or home improvement projects use water-resistant materials. Repair any cracks in the foundation and if the caulking around windows and doors is showing signs of age re-seal them.

Insurance for water damage caused from sewer back-ups and overland floods generally are not covered in general policies and need to be purchased sep-

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arately. Installing a backwater or back-flow valve could be your last line of defence against an overloaded storm system that's trying to flow water (often sewage) back into your basement. Disconnecting your downspouts if they drain directly into your municipality's storm system can help prevent overloading of the system and the possibility of a sewer back-up into your basement.

An auto insurance policy that includes comprehensive or all perils coverage can help to offset the cost of repairs to your vehicle by damage caused from hail, heavy rains that flood roads and toppled trees from high winds.

Damage to your home or cottage caused by fallen trees or branches usually is covered by your home insurance.

Damage caused by debris also can be covered as long as the debris is not from a lack of maintenance or poor upkeep.

If you have a cottage and plan to rent it for the fall and/or winter, Thomas recommends you contact your insurance provider and confirm that your plan allows for rentals.

Many providers will void coverage if they find out you are renting your cottage without their knowledge.

For Canadian snowbirds, arrange to have someone check your house every few days and make sure they know how to get in touch with you if something goes wrong. This arrangement can be informal and verbal.

Thomas also recommends that any fireplaces in the house or cottage be inspected each year to make sure that those pesky raccoons and squirrels haven't made winter lodgings in your

chimney. A little preventive maintenance can help protect your valuable assets from potential damages from the harsh Canadian fall and winter climate.

Talbot Boggs is a Toronto-based business communications professional who has worked with national news organizations, magazines and corporations in the finance, retail, manufacturing and other industrial sectors.