

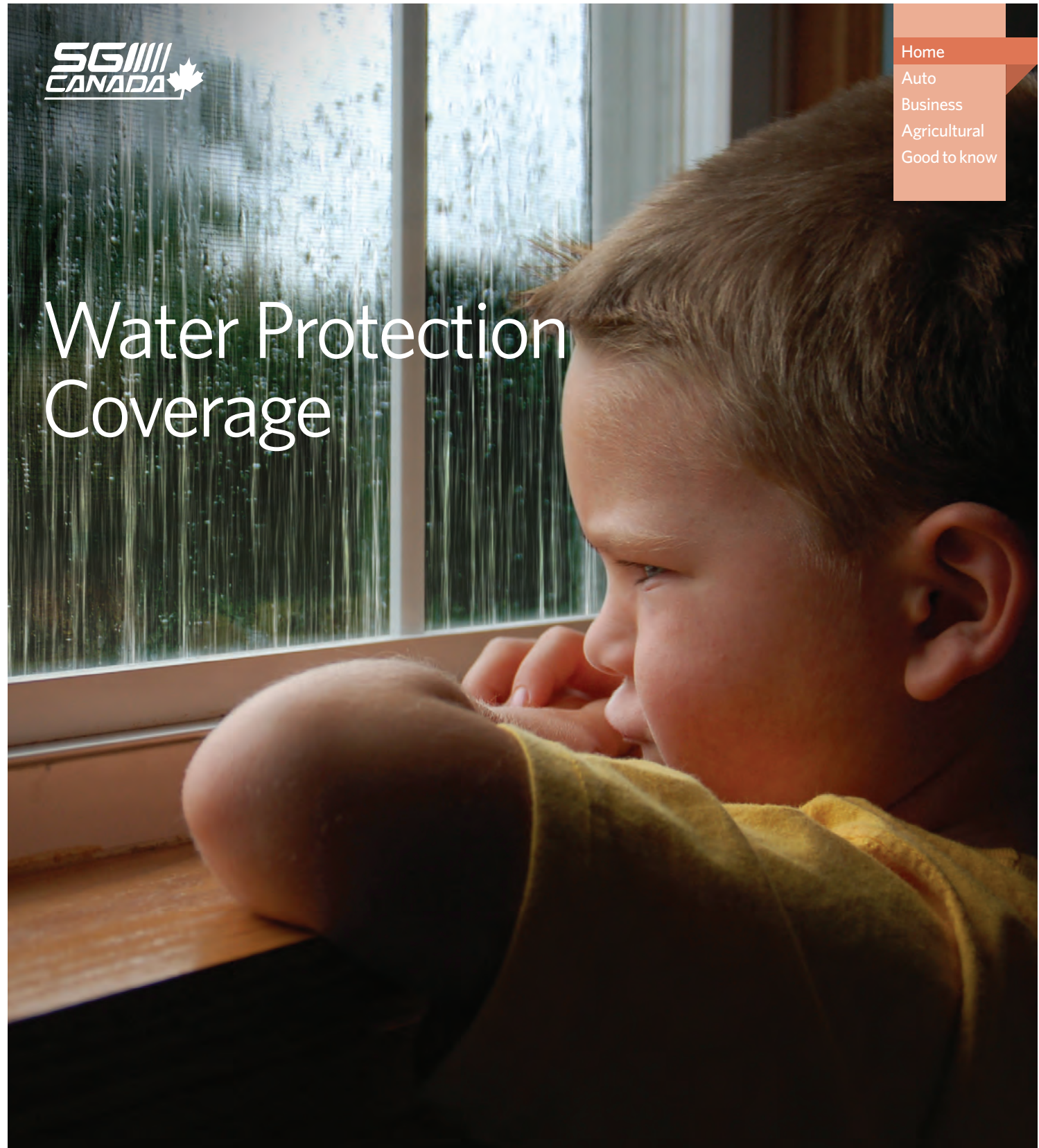


S G I I I I SGI offers its competitive property and casualty insurance products through SGI CANADA and its subsidiaries: SGI CANADA in Saskatchewan, SGI CANADA Insurance Services Ltd. in Alberta, Manitoba and British Columbia, and Coachman Insurance Company in Ontario. Visit www.sgicanada.ca for more information.

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Water Protection Coverage



- Home
- Auto
- Business
- Agricultural
- Good to know

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Water damage is the number one insurance risk in Canada

That means... **it can happen to you.**

Did you know?

You're more likely to have damage from a water or sewer back up problem than a **fire** or **theft**.

In the last year, about **60%** of SGI CANADA's claims were water-related.

You probably know someone with water damage in their home. It might even be you.



ALL homes EVERYWHERE are at risk of water or sewer back up problems.

It's a myth

Some people think they'll be fine if they don't live near a river or lake.



Heavy rainfalls can cause damage in urban and rural communities... in both high AND low lying areas.

Average costs of a basement clean-up

Based on 12 in. of water in a 1,000 sq. ft. basement, with a bathroom, two bedrooms, a family room and a storage/furnace/laundry room.*

Pumping out water and removing damaged drywall, flooring, door trim/baseboards, doors, etc.	\$4,000 - \$6,000
Dehumidifying using 3 units over 5 days	\$1,350 - \$1,800
Drying fans using 6 - 8 units over 5 days	\$1,000 - \$1,600
Repair work	
Electrical	\$6,000 - \$10,000
Plumbing	\$1,500 - \$2,500
Repairing bathroom	\$3,500 - \$5,000
Installing new flooring (carpet and vinyl)	\$5,000 - \$8,000
Installing new insulation, vapour barrier, drywall and panelling	\$10,000 - \$15,000
Prime and paint walls	\$1,500 - \$2,000
Furnace replacement	\$4,000 - \$7,000
Hot water heater replacement	\$1,000 - \$2,000
Total	\$38,850 - \$60,900

Plus the cost of repairing or replacing appliances, TVs, computers, furniture and any other accessories or belongings.

And you have to deal with it **right away** because the longer water stays in your home, the more damage it causes.

It smells bad. It grows mold. It causes breathing problems.

Mold is expensive to remove from your home - you may need professional help to remove, clean, sanitize and treat the area. Without warning, you could be on the hook for extra \$\$ to make your home safe for your family.

*SGI CANADA calculation based on real claim. Actual costs will vary.

That's why SGI CANADA now offers Water Protection Coverage

Coverage for sewer back up has been around for a long time, but until just a few years ago, no insurance company in Canada offered protection for damage from floods, surface water and ground water. However, the risk of water-related claims is going up and Sewer Back Up Coverage alone may not be enough...

It's a fact



The temperature of the Earth is rising, which is causing more extreme weather, including **HEAVY RAINS**.

That means more chances for water to get into your home and make a mess.

SGI CANADA now offers two affordable coverages

Water Protection Coverage

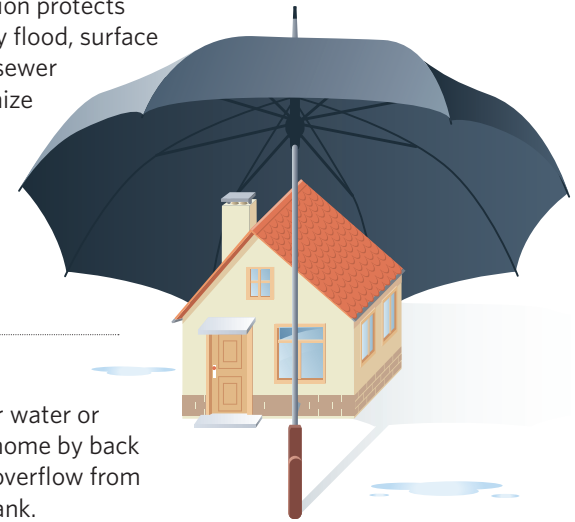
Our highest coverage option protects you for damage caused by flood, surface water, ground water and sewer back up.* You can customize it by:

- Capping the amount of coverage you need
- Choosing your deductible limit

*Actual policy conditions govern.

Sewer Back Up Coverage

This option covers you for water or sewage that enters your home by back up, accidental escape or overflow from a sewer, sump or septic tank.



Water Protection Coverage

You're covered for:

- **Surface water** - water on the surface of the ground such as heavy rainfall or rapid snow melt, where it doesn't usually build up under ordinary circumstances.
- **Flood** - the rising of, breaking out or overflow of any body of water, or watercourse, whether natural or man-made.
- **Ground water** - water in the soil beneath the surface of the ground; coverage will be provided only when sudden and accidental and linked to a flood or surface water event.
- **Sewer back up** - water or sewage backs up, escapes or overflows from the sewer, sump or septic tank.

Sudden and accidental situations covered by SGI CANADA

Situation	Sewer Back Up	Water Protection
Only sewage enters your home through your sewer, sump or septic tank, but no other location in your home	✓	✓
Only water enters your home through your sewer, sump or septic tank, but no other location in your home	✓	✓
A severe rain storm causes surface water to enter your home	✗	✓
A lake or river overflows, causing flood water to enter your home	✗	✓
Sewage or water enters your home through your sewer, sump or septic tank AT THE SAME TIME AS surface water, flood or ground water, which comes in through window/door or walls/floor	✗	✓

Ask your broker how you can protect your home today.