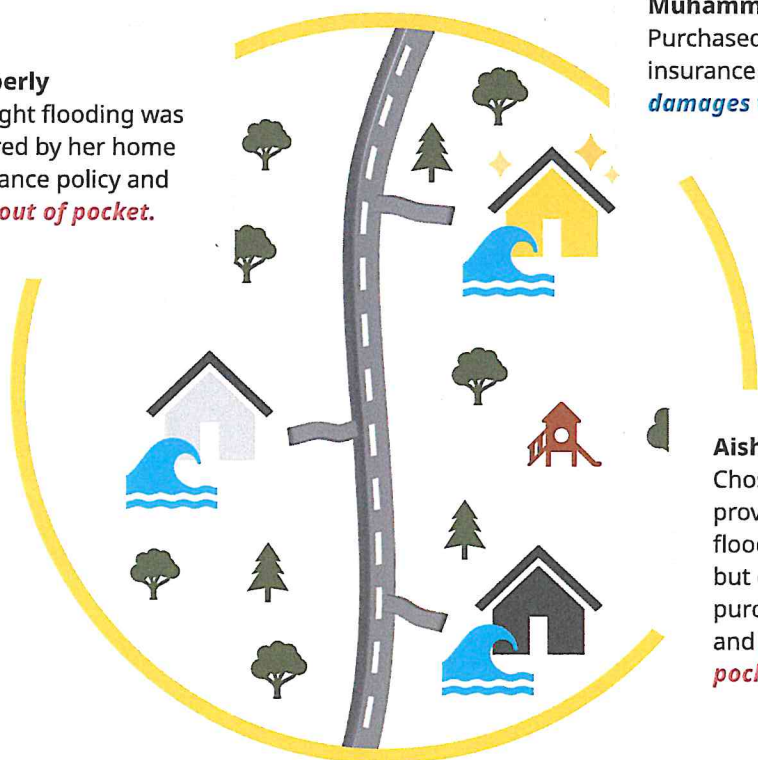


Are You Protected?

Kimberly

Thought flooding was covered by her home insurance policy and *paid out of pocket.*



Muhammad

Purchased flood insurance and all flood *damages were covered.*

Aisha

Chose an insurance provider who offered flood insurance but chose not to purchase coverage and *paid out of pocket.*

Is Insurance Covering Your Risk?

Severe weather is becoming more common in Manitoba. Residential **overland flood coverage** is offered by many insurers and is typically combined with sewer backup and groundwater seepage.

You do not have to live beside a river or lake to experience flooding. Heavy rains, snowmelt, water main breaks, and blocked ditches can lead to flooding. Overland flood coverage in Manitoba typically costs \$100-\$300 annually, depending on your risk, and often covers \$10,000 in damages.

One of the top pieces of advice given by Canadians affected by flooding is “ensure you have flood insurance and understand what it covers.”

Do not be caught paying out of pocket! Talk to your insurance provider today and if needed, shop around. You may find a better fit elsewhere.

Important ways to protect your property

Learn about proactive approaches that could be taken to protect your property from disasters at Manitoba.ca/emo/mitigation

