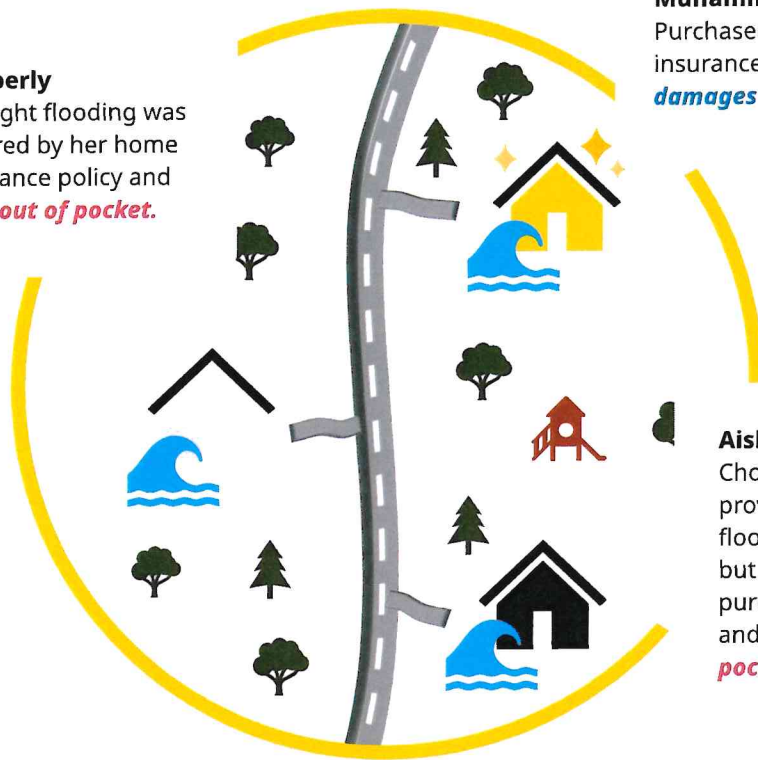


Are You Protected?

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

