



ENHANCED  
Water Damage Package

# COVERAGE OPTIONS

## Key Messages

### FULL OVERLAND WATER COVERAGE

#### SEWER BACK-UP

Coverage in the event water accidentally backs up from the sewer system and flows into your home.\*

#### GROUND WATER

Optional coverage for damage caused by water entering your home suddenly and accidentally through a basement wall, foundation or floor.

#### OVERLAND WATER

Coverage for water damage caused by lake/river overflow, heavy rain or rapid snowmelt that enters your home from a point at or above ground surface.

#### WATER & SEWER LINES

\$10,000 in coverage to repair or replace your water service line and/or sewer line due to a loss resulting from a leak, break, tear, rupture or collapse of the line.

### LIMITED OVERLAND WATER COVERAGE

#### SEWER BACK-UP

Coverage in the event water accidentally backs up from the sewer system and flows into your home.\*

#### GROUND WATER

Optional coverage for damage caused by water entering your home suddenly and accidentally through a basement wall, foundation or floor.

#### OVERLAND WATER

\$10,000 in coverage for water damage caused by overflow of lakes/ rivers, heavy rain or rapid snowmelt that enters your home from a point at or above ground surface.

#### WATER & SEWER LINES

\$10,000 in coverage to repair or replace your water service line and/or sewer line due to a loss resulting from a leak, break, tear, rupture or collapse of the line.

### NO OVERLAND WATER COVERAGE

#### SEWER BACK-UP

Coverage in the event water accidentally backs up from the sewer system and flows into your home.\*

#### WATER & SEWER LINES

\$10,000 in coverage to repair or replace your water service line and/or sewer line due to a loss resulting from a leak, break, tear, rupture or collapse of the line.

*\*We now include \$1,000 towards the installation of a sewer back-up loss prevention device after a covered loss. Applicable to Sewer Back-up coverage under EWDP.*

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# OVERVIEW OF COVERAGE

		Coverage Eligibility		
Coverage*		Overland Territory 1 (low-risk)	Overland Territories 2 – 4 (medium-risk)	Overland Territories 5 – 7 (high-risk)
Sewer Back-up**		Coverage is included for all Overland Water territories \$1,000 towards the installation of SBU loss mitigation device at time of loss		
Water and Sewer Lines		\$10,000 of coverage is included for all Overland Water territories		
Overland Water		Coverage is included <b>only for low and medium-risk</b> Overland Water territories		
Ground Water		Customers will be eligible to receive coverage up to their default Sewer Back-up policy limits	Customers will receive \$10,000 (default limit)*** of coverage with the option to purchase additional coverage	Coverage is <b>not available</b>
		Ground Water is available for purchase with Overland Water coverage. Coverage limit must match Overland Water limit.		



## 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).



## Facts about the Enhanced Water Damage Package

- The expansion of coverage now offers \$1,000 towards the installation of a Sewer Back-up loss mitigation device after a SBU covered loss.
- Various coverage limits are available for eligible customers. They will have the option to customize a policy to meet their needs.
- If eligible, Overland Water coverage is automatically included in the Enhanced Water Damage Package.

(11-15)

\* All coverage is subject to a Water Damage Deductible. Coverage for Sewer Back-up, Water and Sewer Lines, and Overland Water are sold as a package and cannot be purchased separately.  
 \*\* Customers will receive the same amount of coverage as they had under Water Escape/Back-Up Extension Endorsement.  
 \*\*\* Limits can be increased by increments of \$10,000 up to Sewer Back-up limit.  
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# OVERVIEW OF COVERAGE



**\$1,000** towards the installation of a Sewer Back-up Loss mitigation device at the time of a SBU covered loss

## OVERLAND WATER

Coverage is automatically included for eligible customers\* and protects against water damage caused by lake/river overflow, heavy rain or rapid snowmelt that enters your home from a point at or above ground surface.

## GROUND WATER

Optional coverage for purchase\*\* that protects against damage caused by water entering your home suddenly and accidentally through a basement wall, foundation or floor.

## SEWER BACK-UP

Coverage in the event water accidentally backs up from the sewer system and flows into your home through a sewer, septic system, sump or drain.

## WATER & SEWER LINES

Coverage of \$10,000 to repair or replace water and sewer lines due to loss resulting from a leak, break, tear, rupture or collapse of the line on the owner's property.



\* Residing in eligible Overland Water territory.

\*\* For customers residing in an eligible Overland Water territory and must carry Enhanced Water Damage Package.