

Flood, Ground Water and Buried Utility Lines Coverages

MORE WAYS TO HELP PROTECT YOUR HOME



At Travelers Canada, our goal is to be your insurance company of choice. We are working hard to provide you with the products and services that give you the confidence and peace of mind you deserve.

We are pleased to offer new optional coverages that you may want to add to your current home insurance policy with us. You are now able to purchase additional coverage for Flood, Ground Water and Buried Utility Lines. To be eligible to add Flood or Ground Water to your existing home policy, you will need to have Sewer Back-up and Surface Water coverage.

Insurance is complicated, but it doesn't need to be. Here's what you need to know to help you better understand these different coverages.

Sewer Back-up coverage protects against damage caused by the backing up of water from a sewer or sump located inside your home, or from your septic tank.

Surface Water coverage protects against damage caused by water pooling and entering your home through windows or doors from ground level.

Newly available coverages:

Flood coverage protects against the damage resulting from the overflow of inland water such as a river, lake or stream.

Ground Water coverage protects against damage caused by ground water that enters your home through basement walls or floors. This does not protect you against flood water that enters your home.

Buried Utility Lines coverage protects against the costs of repairing or replacing underground utility wiring and piping, including line leaks, breaks, tears, ruptures, collapses or arcs.



These new coverages provide additional protection above our current Sewer Back-up and Surface Water coverages. Here's a breakdown of how you can bundle these coverages:

	Coverage Bundle #1	Coverage Bundle #2	Coverage Bundle #3
Sewer Back-up and Surface Water	✓	✓	✓
Flood	×	✓	✓
Ground Water	×	×	✓
Buried Utility Lines	✓	✓	✓

Please note the coverage availability by form:

	Homeowners	Tenants	Condominiums	Seasonals	Rentals
Sewer Back-up and Surface Water	✓	✓	✓	✓	✓
Flood	✓	✓	✓	✓	✓
Ground Water	✓	×	×	✓	×
Buried Utility Lines	✓	×	×	✓	✓

These new optional coverages allow you to tailor your insurance policy to your personal needs. If you are interested in adding these new coverages to your policy, please contact your broker to discuss.

Steps you can take to reduce your risk

You love your home. That's why our priority is helping you protect it and avoid a claim in the first place. We have tips on how you can make your home safer and minimize the risk of damage to your property. Visit us at travelerscanada.ca/prepare-prevent to find out more. And if the unexpected does happen, you can rest assured that we'll be there when you need us most.

Thank you for being a Travelers Canada customer. Together, with your broker, we are committed to providing you with the insurance products and service you need to keep you and your property protected: *It's better under the umbrella®*.

To learn more about Flood, Ground Water and Buried Utility Lines coverages, contact your broker.



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