

WHAT TO DO ABOUT WATER DAMAGE

Reminder

Reimbursement of the costs incurred in connection with your claim is subject to the admissibility of your claim, and therefore to the particulars of your insurance contract. The answers to this Q&A do not constitute recognition of the admissibility of your claim, nor do they constitute acceptance of coverage for the loss suffered without prior analysis by one of our claims adjusters. If the loss is covered, the amounts reasonably incurred will be reimbursed, subject to your insurance coverage limit.

Document the loss

- Keep a record of all the hours worked by you and those around you to demolish the room(s) damaged by the water.
- Take photos (send us a maximum of thirty). Here are some indications of what to photograph and send us:
 - General photos of the room(s) damaged DURING the disaster and AFTER the water has been evacuated.
 - Photos of the source of water infiltration in the building.
 - Photos of walls showing the water level.
 - Photos of the appliances damaged by water.

Drainage and demolition

- Turn off your air exchanger if possible. It is important to prevent any spores (mould) from spreading throughout your home.
- Contain the affected area (e.g., close the room door).
- Remove excess water and soiled materials (see “Demolition of damaged rooms” section)
- Once the soiled materials and excess water have been removed, if you wish, you can use antifungal products to clean the room(s) damaged by the water.
- Once your demolition is complete, install one or more fans and/or dehumidifiers in the room(s).

Water-damaged property

For both damaged and now non-functional property, and submerged but still functional property:

- Make a list of items.
- Take photos of the items.
- If you have proof of purchase, keep it or take photos of it to give to our claims adjusters.
- If you have already replaced certain items, keep the invoices.

Sewage:

If some of your belongings have been submerged in sewage (water from municipal sewers), even if they are still functional, they should be discarded.

Some functional goods/objects can be cleaned and kept, even if they have been submerged, when they are goods/objects made from the following materials:

- Rubber
- Plastic

Storing your belongings

- Move undamaged furniture and other belongings to a dry place or try to elevate them.
- If necessary, you can rent a cube/pod to temporarily store your belongings.
- If necessary, you can contact a moving company.
- If you pay for a storage service, cube/pod hire, etc., keep your invoices (see reminder at the beginning of this Q&A).

Disposing of your belongings

If your town/municipality is collecting waste following the heavy rains of August 9, and you have objects and furniture that cannot be salvaged:

- Take photos of the objects and furniture.
- Throw away the unsalvageable objects and furniture.

Demolition of damaged rooms

Demolition of walls:

- Take photos before demolition.
- Electrical wires and current may be located inside the affected walls. If in doubt, be sure to turn off the power before proceeding with any demolition work.
- Demolish walls up to 3 inches above the water line.
- Remove wet insulation, except for rigid insulation (e.g., styrofoam and urethane).

Removing floors:

- Take photos before demolition.
- Remove floor coverings and false floors, with the exception of ceramic glued to concrete.
*A false floor is a wooden structure used to raise the floor above a concrete slab.
- Keep samples of materials.

If you can't do the demolition yourself:

- You can ask people around you for help with the above.

If you use a contractor:

- Take photos during the demolition.
- Demolition can be carried out by a contractor, but it is important to wait for feedback from the claims adjuster before proceeding with reconstruction.
- If you begin reconstruction without discussing the matter with one of our claims adjusters, since your eligibility has not yet been confirmed and there may be applicable limitations, you may have to bear some, or all of the reconstruction costs.

If you call in an emergency cleaner:

- Due to the heavy rainfall on August 9, it may take longer than usual to obtain the services of a cleaner.
- If you use the services of a non-partner cleaner, it is important to keep the invoices and to mention it to your claims adjuster.

To ensure that your file is handled as efficiently as possible, please fill out this **Damage Assessment** as soon as possible. You can also send us photos of your damaged property.