

Free training and shareable resources help brokers to reduce home flood claims

By Cheryl Evans, Director, Home Flood Protection, Intact Centre on Climate Adaptation, University of Waterloo

It's a call you never want to get from a client: "My basement is flooded, and I don't even know if I have coverage." Fortunately, a variety of free, third-party resources, are now available from the Intact Centre on Climate Adaptation to help you have great, *proactive* flood protection conversations with your clients, *before it's too late*. A free, 1.5-hour online home flood protection broker training course, and action-focused shareable resources are all available at www.homefloodprotect.ca to help you become your client's trusted, go-to resource for home flood protection information.

Increase of flood loss claims

Residential basement flooding is on the rise across much of Canada. Intense rainfall events combined with aging municipal infrastructure, increased urbanization, loss of natural infrastructure, and a lack of flood protection measures at the household level have resulted in losses of billions of dollars for the country's insurance companies, governments, homeowners, landlords, and tenants over the past decade. With an average price tag of \$43,000 to clean up a flooded basement, including insured and uninsured losses, Canadians are looking for practical and cost-effective ways to protect their single biggest asset — their homes.

The 'Intact Centre,' a third-party, applied research centre at the University of Waterloo, created a variety of free resources to help residents address flood risks based on three years of research at homes in southern Ontario and in Saskatoon, from 2016 through 2018. Intact Financial, SGI, the Insurance Bureau of Canada, the Province of Ontario, the City of Saskatoon, the City of Burlington, and the City of Toronto supported this research. Flood risks were assessed at more than 500 homes, the most common flood risks were identified, and the most cost-effective opportunities to reduce risk were summarized in easy to understand resources that can now be shared by insurance brokers to help their clients to help themselves.

Research identifies top flood risks, mitigating actions

Residents can address the most common flood risks identified for very little money after reviewing simple resources provided by the Intact Centre, taking a trip to the hardware store, and undertaking some simple do-it-yourself projects over a weekend. For example, 78 per cent of homes assessed had downspouts and sump pump discharge pipes that dump water right beside the home's foundation. This causes water to pool right beside the house, increasing the likelihood that water will come in through wall cracks or leaky windows.

Downspout extensions can be purchased from \$25 – \$150 per home and sump pump discharge pipe extensions usually cost about \$15 per home. Sixty-nine per cent of assessed homes had soil around the house (usually covered in grass or garden beds) that was sunken and directed water toward the foundation. Most grading issues can be corrected for little to no cost with a shovel, rake, and some elbow grease.

Seventy-one percent of assessed homes had valuables sitting right on the floor or in cardboard boxes, making them vulnerable to mould growth and flood damage. Keeping valuables high and dry in case of a basement flood can be as simple as putting items in sealed rubber containers and placing them on a shelf or removing them from the basement. Eighty-five percent of assessed homes had no backup sump pump or battery in case of a power failure. Do-it-yourself kits are available at hardware stores and are relatively simple to install for less than \$250.

Many residents who participated in the research had never taken the most cost-effective actions to reduce their flood risk. Forty per cent of participants had never dumped a bucket of water into their sump pump to see if it was working. Fifty-three per cent of residents with a backwater valve had never put on a pair of rubber gloves, scrubbed the inside of it to remove debris, and tested to see if the flap inside was moving freely to prevent



a sewer backup. After watching one of the Intact Centre's simple how-to videos, these critical maintenance activities can be completed at no cost, in less than 15 minutes.

Maintenance is a top priority

When I look at everything we learned over the past four years, what really stands out to me is that the simplest things can often make the biggest difference.

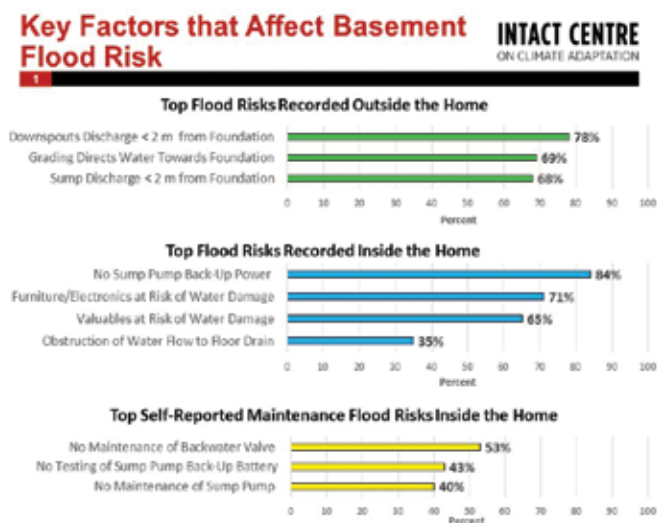
This all came into focus when Margaret Banks, from Burlington, Ontario, shared her flood protection journey with Intact. Shortly after moving into her new home, Margaret experienced flooding in her basement.

Over the next few years, she worked with her insurance company, local governments, and contractors to identify the various reasons why water was entering her basement every time there was a heavy rainstorm. After spending thousands of dollars to correct her grading, clean out her eavestroughs, excavate and seal around her foundation, install a new sump pump, and install a backwater valve, she was shocked to find that she was still getting water in her basement after large rain events. An inspection of her backwater valve revealed that the flap inside it had not closed to prevent sewer backup because of a buildup of debris. Her sump pump had not come on at all because it had seized up.

Later, when an inspector asked how often she had done maintenance of these items over the past few years, she explained that she never had because she was not told that maintenance was necessary. At that point, she got a simple maintenance lesson from her inspector and started cleaning and testing her sump pump and backwater valve once per month. In August of 2014, when a massive downpour in Burlington flooded out 3,500 basements, she had one of the only homes in her neighbourhood with a dry basement.

Free shareable resources available

The 'Three Steps to Cost-Effective Home Flood Protection' infographic, shown below, summarizes the most common things



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that increase flood risks at homes and the actions that residents can take to reduce these risks.

A home flood risk self-assessment based on this document is now also available that walks people through a series of yes-or-no questions and creates a custom report with an itemized checklist that allows residents to keep track of their home flood protection progress. The free 'Home Flood Protection Check-Up' tool is available online at www.homefloodprotect.ca (optimized for mobile, tablet, laptop, and desktop devices) and is set up so that an insurance broker can walk their client through the questions and send them their custom report as a free service.

Support from brokers is critical

My colleague, Daniel Filippi, the program manager of resilience and adaptation at the Intact Centre explains it well: “Something that our research showed that we didn't expect was that *who* is delivering the information is just as important as the information itself. Without trust, you can expect little-to-no action. Residents identified insurance professionals as some of their most trusted sources of information. That is why the Intact Centre's top home flood education priority for 2020 is training insurance brokers to provide their clients with the information they need to protect their homes.”

The Intact Centre now offers a 1.5-hour online home flood protection training program, developed in collaboration with the Insurance Brokers Association of Canada. Registration is free and is available online in English and in French. After moving through a series of five, 15-minute, self-directed modules, participants receive a certificate of completion.

Insurance brokers have a critical role to play in supporting their clients to make home flood protection the 'new normal' across Saskatchewan. Free online training and shareable resources are now available to make it as easy as possible to have proactive home flood protection conversations with clients. A quick investment of time with each client could make the difference between receiving a barrage of panicked flood calls every time there is an extreme rainfall event and receiving a steady stream of referral calls from the family members and friends of happy, flood-free clients.

Cheryl Evans oversees home flood protection programming at the Intact Centre on Climate Adaptation, housed within the University of Waterloo's Faculty of Environment. The centre serves as an incubator of new adaptation ideas, conducts research, educates, and promotes initiatives aimed at de-risking the negative impacts of a changing climate and extreme weather.