

Water Defence Coverage



Wawanesa
Insurance

*Prepare your clients for the risk of overland water attacking their property. Wawanesa's Water Defence Coverage is designed to **protect homes from damage** related to Overland Water and Sewer Backup in **one comprehensive package**.*

What is Overland Water Coverage?

Overland Water is the water that enters a home due to the sudden and usual accumulation of precipitation or the overflow of a body of water.

What is Sewer Backup Coverage?

Sewer Backup is sudden and accidental backup or flow of water into a home through a municipal sewer system, private septic system or sump located within your home.

Example	Sewer Backup Coverage	Overland Water Coverage
Sewer Backup – where no evidence of overland water in the dwelling	✓	✗
Sewer Backup – where overland water has entered through the windows	✗	✓
River overflows and enters through windows and doors	✗	✓
Rising ground water enters through cracks in basement wall	✗	✗
Surface water enters dwelling due to severe rainstorm	✗	✓
Sewer backs up due to severe rainstorm, but no evidence of surface water entering	✓	✗
Coastal flooding – saltwater or related to tsunami	✗	✗
Intentional dam breaks	✗	✗
Installation of a backwater valve after a covered sewer backup loss	✓	✗

WATER DEFENCE COVERAGE HIGHLIGHTS:

Policy Limits – Overland Water Coverage is provided for a policyholder's home up to the Policy Limits (full amount of Coverage A, B, C and D).

Loss of Use – Prohibited Access is extended to overland water events when Water Defence Coverage has been purchased.

Replacement Cost – If a policyholder carries Guaranteed Replacement Cost and needs to rebuild their home, coverage is extended to 125% of the Coverage A limit.

Cash Settlement Option – If a home is considered a total loss, or the municipality does not allow the policyholder to rebuild or repair, this provides the option of accepting a cash settlement for the full Coverage A limit.

Preventative Measures – Our Limited Sewer Backup Coverage now provides \$1,000 for the installation of a backwater valve after a covered sewer backup loss.