

BE CLIMATE SMART!

PROTECT YOUR PROPERTY AND
BELONGINGS IN EXTREME WEATHER




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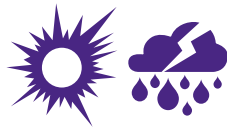
MORE DAYS
OF RAIN

WEATHER PATTERNS ARE CHANGING

CANADA GETS 20 MORE DAYS OF RAIN
NOW THAN IT DID IN THE 1950s.*

90  / 2 = \$850
MM OF RAIN HOURS MILLION

On July 8, 2013, more than 90 mm of rain fell in Toronto in two hours (the region's average for the entire month of July is 75 mm). The resulting insurance claims of \$850m made it one of the country's most costly natural disasters.



OVER THE NEXT
50 YEARS

Extreme temperatures, heat waves and heavy precipitation events will become more frequent and severe throughout all of Canada over the next 50 years.



PREVENTION

YOU CAN TAKE STEPS TO KEEP YOUR
LOSSES DOWN, AND WE'RE HERE TO HELP.

WATER DAMAGE IS A
SIGNIFICANT CHALLENGE FOR
MUNICIPALITIES, INSURERS,
BROKERS AND CUSTOMERS.

THE COST OF NATURAL DISASTERS
HAS RISEN 14X.*

In 2013 alone, severe weather events
cost the Canadian insurance industry
\$3.2 billion in insured losses—the
highest in Canadian history.



Keep roofs and
eavestroughs in
good condition.



Know where your
shut-off valves are.



New hot-water tanks
and sump pumps can
improve energy efficiency.



TALK WITH YOUR
BROKER ABOUT
WAYS TO STAY
CLIMATE SMART.

*Amber Hildebrandt (June 28, 2013). "Calgary floods spotlight cities' costly failure to plan for climate change: Municipalities not ready for rising number of severe weather events." CBC News.