

Simple flood, sewer back-up and water service line coverage options for your home.

Nearly one in three Canadians don't know what water coverage they have or need.

This means that, with water damage on the rise, many Canadians have been finding out—too late—that **flooding is not covered by Personal Insurance policies.**

SEWER BACK-UP AND OTHER FLOODING—WHAT'S THE DIFFERENCE?

Sewer back-up (water that backs up into the home from a sewer line) is a common option for coverage with most insurance policies, but an exterior flood—from a storm, rapid and sudden snow or ice melt, or overflowing eaves, downspouts or drains—that flows into the house is generally not covered. And neither are water service lines that can experience a leak, break, tear, rupture or collapse.

With Waterproof Coverage™, we've taken the guesswork out of flood coverage by offering you the choice of one affordable coverage that's clear, flexible and easy to understand.

Get Waterproof Coverage™ today

To learn more, contact your insurance broker today.

Waterproof Coverage™ is offered exclusively through insurance brokers who deal with RSA. To find a broker near you, or for more information about home insurance from RSA, visit us at rsagroup.ca.

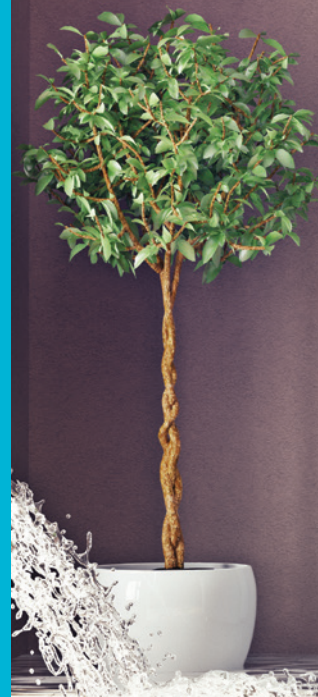
Please note: Waterproof Coverage™ is not available in Quebec, Saskatchewan, Yukon, Nunavut and Northwest Territories. Also not available in certain extreme risk zones.



You can get one AIR MILES® Reward Mile for every \$20 (including taxes) you spend on your home and auto policies from RSA.

© 2018 Royal & Sun Alliance Insurance Company of Canada. All rights reserved. RSA, RSA & Design, Hassle-Free Claims and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada. Waterproof Coverage, Waterproof Coverage & Design, and related words and logos are trademarks and are the property of Royal & Sun Alliance Insurance Company of Canada. RSA is a trade name of Royal & Sun Alliance Insurance Company of Canada. The information in this brochure is intended for promotional purposes only. It contains some information about coverages and services offered by RSA, but does not list all the conditions and exclusions which apply to described coverages and services. The actual wording of the policy and the local law govern all situations. ®™ Trademarks of AIR MILES International Trading B.V. used under license by LoyaltyOne, Co. and Roins Financial Services Limited. AIR MILES® offer not available in Manitoba or Saskatchewan. Collectors can earn 1 AIR MILES Reward Mile for every \$20 in premium (including taxes). All AIR MILES offers are subject to the Terms and Conditions of RSA, and may be changed or withdrawn without notice. For full details, please see Terms and Conditions available at rsagroup.ca/airmiles.

RSA 



 **WATERPROOF
COVERAGE**

rsagroup.ca

Flexible water damage coverage

We know that one of your priorities is to get the best, affordable coverage.

That's why RSA offers you options to ensure you're covered for water damages.

Waterproof Coverage™

Waterproof Coverage™ offers enhanced protection against damage caused by storm activity and flooding, eaves, downspouts, drains, accidental dam breaches, sudden or rapid snow or ice melt, and sewer back-up. Most home policies do not cover such damage. If you qualify for this coverage we will not distinguish between whether the damage was caused by sewer back-up or flooding. You have the confidence of knowing you're covered.

Sewer back-up coverage only

We've also maintained a limited version of our sewer back-up coverage for homeowners who want affordable coverage. With this coverage, damage caused by sewer back-up, septic or sump losses are covered.

Water Service Line Endorsement

You can also add the optional Water Service Line Endorsement to protect you from a leak, break, tear, rupture or collapse of a water and/or sewer line. Affordable and straightforward, this endorsement is only available if you've purchased sewer back-up or Waterproof Coverage™.

YOUR BENEFITS AT A GLANCE

Type of Loss	Limited Sewer Back-up Endorsement	Waterproof Coverage™ Endorsement
SEWER BACK-UP (including interior drains)	✓	✓
SUMP	✓	✓
SEPTIC	✓	✓
FRESHWATER FLOODING (including sudden and rapid snow or ice melt)	✗	✓
EAVES, DOWNSPOUTS AND DRAINS	✗	✓
LOSS PREVENTION DEVICE	<i>Included</i>	<i>Included</i>
WATER SERVICE LINE	<i>Optional coverage</i>	<i>Optional coverage</i>
SALTWATER, TSUNAMI, COASTAL FLOOD	✗	✗

Note: A **water damage deductible** applies if a client has any water-related loss covered under their policy. This deductible will apply in lieu of the policy deductible if any water-related loss occurs.

WHAT'S NOT COVERED?

Waterproof Coverage™ does not protect you from floods related to saltwater, tsunami or a coastal flood.

IF YOU NEED TO MAKE A CLAIM

As a policyholder with RSA Insurance, you always enjoy access to RSA's superior service—including Hassle-Free Claims®, flexible payment plans and a support program in the unfortunate event of a loss.

MORE RESOURCES FROM RSA

We believe that risk prevention and insurance go hand-in-hand, and we are committed to supporting you in taking proactive steps to help prevent water-related damage to your home.

Please visit our Climate Smart web page at **rsagroup.ca/water** for more information on preventing water damage.