

RSA INSURANCE 



**WATERPROOF
COVERAGE**

rsagroup.ca

A simple option for flood and sewer backup coverage 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 BACKUP AND OTHER FLOODING—WHAT'S THE DIFFERENCE?

Sewer backup (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 or overflowing eaves, downspouts or drains—that flows into the house is generally not covered.

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



CHOOSE WATERPROOF COVERAGE™ OR A SEPARATE SEWER BACKUP ENDORSEMENT

We know that one of your priorities is to get the best coverage available, while keeping your premium costs low.

That's why RSA offers you the choice of two options:

Waterproof Coverage™

Waterproof Coverage™ offers enhanced protection against damage caused by storm activity and flooding, eaves, downspouts, drains and sewer backup. 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 backup or flooding, including water from eaves, downspouts or drains. You have the confidence of knowing you're covered.

Sewer backup coverage only

We've also maintained a limited version of our sewer backup coverage, for homeowners who want to keep their premiums as low as possible. With this coverage, only damage caused by sewer backup, septic or sump losses are covered.



YOUR BENEFITS AT A GLANCE

	Limited Sewer Backup Endorsement	RSA Waterproof Coverage™ Endorsement
SEWER BACKUP	✓	✓
SUMP	✓	✓
SEPTIC	✓	✓
FRESHWATER FLOODING	✗	✓
EAVES, DOWNSPOUTS AND DRAINS	✗	✓
SALTWATER, TSUNAMI, DAM BREAK, 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, dam breaks 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.

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.



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

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