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affordable coverage
to protect your property
and valued possessions.
We can help.**

Canadian owned and operated since 1887, today
The Dominion is one of the country's largest
property and casualty insurers.

The Dominion looks to insure Canadian
individuals, families and businesses who want
ongoing confidence that the things they care
about are protected. Outstanding claims service
is standard, and 'doing the right thing' is the test
we judge ourselves against. Long-term
relationships are part of our success, and we work
to earn and maintain the trust and loyalty of
policyholders, employees and brokers.

**No one works harder to look out for you.
Visit thedominion.ca**



How to Contact Us

Your independent insurance broker should be your first point of contact. Your broker is your advocate and will guide you through the claims process.

You may also contact The Dominion directly at anytime.

Claims Offices

Our claims offices are open from 8 a.m. to 8 p.m., Monday to Friday, and 9 a.m. to 1 p.m. on Saturday.

Vancouver	604.684.5811	Oakville	905.825.6400
	800.663.9319		800.268.5371
Fax	800.667.2515	Fax	800.263.6027
Edmonton	780.428.0881	Markham	289.333.2000
	800.465.3926		800.265.4408
Fax	780.424.2023	Fax	800.267.9057
Calgary	403.231.6600	Ottawa	613.233.1363
	800.363.1072		800.267.8294
Fax	800.267.2280	Fax	800.267.5940
London	519.433.7201	Halifax	902.429.6813
	800.265.4768		800.565.1322
Fax	800.667.0319	Fax	902.492.1742

24 Hour Emergency Claims Assistance

In Canada: 1.800.661.5522
In the U.S.A: 1.800.241.2541

Head Office

The Dominion
165 University Avenue
Toronto, ON M5H 3B9
P. 416.362.7231 or
1.800.268.8447
F. 416.362.1223

Website

thedominion.ca

Office Locations

Charlottetown
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Your independent insurance broker's contact information is:



Personal Automobile • Personal Property
Home Business • Commercial Property
Commercial Automobile • Casualty • Surety



WATER DAMAGE PREVENTION

Helpful advice to ensure that
you are protected.



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WATER DAMAGE PREVENTION

Damage from water is one of the leading causes of property damage in Canada.

While water damage is not entirely avoidable, taking preventative measures can substantially lower the risk to your home.

Many of these measures are relatively inexpensive and can be done as part of the routine maintenance of your home.

Roofs

- Your roof should be in good repair: shingles should be flat, not curling; missing shingles should be replaced and holes repaired; and roofs over 20 years of age should be inspected by a qualified professional.
- Eavestroughs and downspouts should be cleared of leaves and other debris at least once a year.
- Water can penetrate under shingles and into your home as a result of ice build up on the roof. This can be prevented by ensuring that attics and overhangs are adequately insulated and ventilated. If necessary, hire a qualified professional to clear your roof of ice and snow.

Water Heaters

- As they age, water heaters have a tendency to leak. Water heaters over 7 years of age should be inspected and flushed annually to see if replacement is necessary. Watch for leaks and get repair work done as needed.

Taps, Hoses and Pipes

- Regularly inspect all seals and hoses around appliances and bathroom and kitchen fixtures for wear, and replace as necessary. Leaks are telltale signs of problems.
- Steel braided/reinforced hoses have a much longer lifespan (15 years) than rubber hoses (5 years). Steel hoses are strongly recommended.
- Check for rust or corrosion on all pipes. If present, get a qualified professional to inspect and replace the pipes as necessary.
- Leave heat on in the winter to prevent pipes from freezing. In unheated areas of the home, such as the garage, shut off water and allow pipes to drain.
- All outdoor hose taps should be turned off during the winter months, or if the house is vacant.



Flood Prevention

There are a number of precautions that can be taken to prevent or reduce damage as a result of a flood, including:

- Install a sump pump with a battery or generator backup.
- Backwater valves can help prevent sewer backup and should be installed where permitted (see your local by-laws for more information).

Basements and Sewer Backup

- Keep basement drains clear of obstructions.
- Store items away from walls and off the floors; sealed plastic containers are best. Valuables or irreplaceable sentimental items should not be stored in the basement.
- If you live in a neighbourhood with mature trees, consistent follow-up is required to make sure sewer lines are clear of tree roots. If this is a problem in your area, contact a qualified professional to inspect and remove them regularly.
- If you are on a septic system, slow drains are a sign of impending problems and a professional should be contacted to correct any issues. Your septic system should be serviced regularly by a qualified professional.

Foundations

- Landscaping should be sloped away from the house so that water drains away from the structure.
- Downspouts should be extended 10-15 feet beyond the home, and not into another dwelling or directly into the sewer system.
- Walk around your house and/or unfinished basement and inspect the home's foundations for cracks and deterioration. Consult a qualified professional to repair any cracks or weak spots that are found.
- Check to ensure that window wells and doors are properly sealed. If not, you should replace the caulking seal and/or weather stripping, and/or purchase a window well cover.

While You Are Away

- Shut off water to all appliances when going on vacation or leaving home for an extended period of time.
- Pipes should be drained and the home checked daily to ensure there are no leaks and that heating is working properly.
- Know where your water shut off valve is and how to use it in case of an emergency.

Water Damage Prevention Checklist

To reduce the risk of water damage to your home, keep this checklist in a safe place and refer back to it often.

Roofs:	
Are all shingles in good condition?	
Are eavestroughs clear and is water draining away from the home?	
Water Heaters:	
Has the water heater been inspected this year and is it in good repair?	
Taps, Hoses and Pipes:	
Are all hoses, seals and appliances in good working order and properly sealed?	
Are all pipes free of any signs of corrosion or rust?	
Do you know where your water shut off valve is and how to use it?	
Are all seals and appliances in good repair?	
Flood Prevention:	
Do you have a sump pump with a backup power source?	
Do you have a backwater valve?	
Basements and Sewer Backup:	
Are items in your basement stored away from walls and off the ground?	
Foundations:	
Is your home's foundation in good condition?	
Are all doors and window wells properly sealed?	
Is water flowing away from the home?	
While You Are Away:	
Have you left heat to the home on?	
Have you arranged for someone to check the home daily?	
Have you turned off your water supply?	
Have you drained the pipes?	