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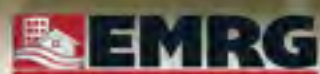
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# **PRESIDENT'S MESSAGE**

## **FEBRUARY 2019**



What a wonderful, weather-filled start to February we have had! Ice, snow, rain and school and bus cancellations have kept our industry and families on our toes!

We started the year out with our annual Chili Cook-Off! 15 chilis were on the menu (thanks to all our chefs!). The People's Choice winner was Chad Nicholls of Access Restoration Services and the Chef's Choice winner was Donald Perry of Accuworx Inc. We ended the night with Canadian trivia questions which I know I was stumped on some answers and learned a few tidbits about our great country!

We have a great educational dinner later this month, Detecting Deception. Join us on Thursday, February 28 to learn about when people are lying to you and how to detect those deceptive patterns. More info can be found on our website: [www.kw-oiaa.ca](http://www.kw-oiaa.ca)

Our annual Tri-Association Bonspiel (with the Insurance Institute – Conestoga Chapter and Insurance Brokers Association of Waterloo Region) will be held on Friday, March 29, 2019. For more information or to register your team, please contact Heather Graham at the Insurance Institute ([hgraham@insuranceinstitute.ca](mailto:hgraham@insuranceinstitute.ca)) or check out the information pages in this issue.

As always, if your company or organization has a celebration coming up or a special event or maybe even a promotion or new hire you want to celebrate or have showcased, let us know! We want to help you get the word out in our bulletin.

Thank you,  
Carrie Keogh  
President of K-W OIAA

# K-W OIAA EXECUTIVE COUNCIL 2018-2019

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If you have any questions,  
concerns or comments, please do  
not hesitate to contact any of the  
above committee members.

# IN THIS ISSUE...

<b>President's Message</b>	<b>Page 1</b>
<b>2018-2019 K-W OIAA Executive</b>	<b>Page 2</b>
<b>Social Chit Chat</b>	<b>Page 4</b>
<b>Provincial Delegate Report</b>	<b>Page 5</b>
<b>2018-2019 K-W OIAA Events</b>	<b>Page 6</b>
<b>2019 Provincial Claims Conference</b>	<b>Pages 7-10</b>
<b>Battle of the Bands 2019</b>	<b>Page 11</b>
<b>KW-OIAA 2019 Election Info</b>	<b>Page 12</b>
<b>Detecting Deception: February Dinner Info</b>	<b>Page 13</b>
<b>CEP-SINTRA: Chaffing: Why Should We Be Concerned</b>	<b>Pages 16-17</b>
<b>Tri-Association Charity Curling Bonspiel</b>	<b>Pages 20-21</b>
<b>Miller Thomson: Boilerplate Pleadings and a Public Relations Nightmare</b>	<b>Pages 25-26</b>
<b>FirstOnSite: Ten Ways to Prepare for Winter Flooding</b>	<b>Pages 30-32</b>
<b>Advertisers' Index</b>	<b>Page 41</b>

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# SOCIAL CHIT CHAT

February 2019



So it's cold, and icy and snowy and dreary (also known as February). But I want to send a huge, heartfelt shout out and thank you to all of our hot and spicy or sweet and flavourful Chili chefs who absolutely made January's Chili cook-off another huge success!

We have some very exciting upcoming programs and are very much looking forward to the rest of this year.

As we hope you are aware, our organization would not be what it is without our vendor partners and we would love to hear your feedback, suggestions and recommendations. We look forward to continuing to work with you and we hope you know how much you are appreciated.

Cheers,  
Your Social Director,  
Ashleigh Leon

## **Fun Facts about February**

- It is the shortest month of the year.
- The Welsh call February "y mis bach" which means "little month".
- It is the third month of winter.
- In the Southern Hemisphere February is a summer month the equivalent of August.
- The month is named for the Latin word februum which means purification.
- Together with January, it was the last of the months added to the Roman calendar.
- The largest American sporting event of the year, the Super Bowl, is held in February.
- The Saxon term for the month, Sol-monath, means "cake month". This is because they offered cakes to the gods during this month.
- Every year, more than 36 million heart shaped boxes of chocolates are sold across the country.







# PROVINCIAL DELEGATE REPORT



2019 is starting to get interesting. In early February, we had the polar vortex, followed by the ice storm which created some havoc and cold nights. All seems to have calmed down and warmed up. Hopefully, the ground hog was right and spring is coming early!

The Claims Conference was January 23, 2019. Around 1000 people were in attendance. We also had students in from various colleges who were treated to some panel discussions and a career fair. Those coming into the industry have a bright future.

## Upcoming 2019 Provincial OIAA Events:

April 11, 2019 - Toronto Elections and Seminar (stay tuned for details)

May 2-3, 2019 - Provincial Conference- Ottawa Details about this event can be found here: <https://www.wearetiaa.com/2019-conference> or <http://ovaa.ca/events/oiaa-claims-conference/>

Provincial event details and sign up are available at [oiaa.com](http://oiaa.com).

Regards,  
Jennifer Brown  
K-W OIAA Chapter, Provincial Delegate

# EVENTS SCHEDULE 2018-2019

- February 28, 2019 - Deception: Jennifer Brown & David Bushell**  
Trends, motives, and characteristics of human behaviours towards lying and other forms of deception. Join Chad Hanlon of Xpera Investigations as we explore the facts on detecting deception.
- March 28, 2019 - The “Law & Order” of Medical Marijuana:  
Ellie Celestine, Lisa Dobson & Jaime Renner**
- April 25, 2019 - Election night & Battle of the Bands-  
Jennifer Brown, Randy Henderson & Charlene Ferris**  
Election for positions available on the board, Members wishing to join the board must be in good standing with the K-W OIAA.  
Any Member of the OIAA with a Band is encouraged to sign up to play and see if you are the top band in K-W
- May 30, 2019 - Innovation - Kristin McCutcheon and Jeff Cronk**
- June 20, 2019- John McHugh Memorial Golf Tournament:  
Carrie Keogh & Jaime Renner  
Ariss Valley Golf & Country Club**

**All events will be held at Golf’s Steak House and Seafood unless otherwise noted.**

## **2108 OIAA Bursary Winner**



Every year the OIAA calls for submissions of bursary entrants. All that is required is that a parent is a member of the OIAA and that the student writes an essay. This year three individuals were selected to win the \$1000 bursary.

Kitchener- Waterloo OIAA is proud to announce that one of the winners is Nia Ehrenberg, whose mother is a member of our chapter. Nia is attending the University of Guelph for a Bachelor of Science Degree in Bio Medical Science. She plans on being a large animal veterinarian working mainly with cattle.

In November 2018, we had the pleasure of presenting Nia with her award on behalf of the OIAA. **CONGRATULATIONS NIA!**



# *Registration is Open!!!*



## **Booth Registration:**

Cost: \$1300+HST

- 👤 Includes 1 free pay to entire event and a 8x8 booth space

Registration Login:

<https://www.eventbrite.ca/e/ko-in-the-capital-tradeshow-booth-registration-tickets-49622291610>

## **Early bird attendee registration (until Feb28th):**

Cost: \$150.00 + HST

- 👤 Includes 2 day pass to tradeshow, educational seminars, all meals and social events

Registration Login:

<https://kointhecapital-registration.eventbrite.ca>

**\*\*Cost to rise to \$200 after February 28<sup>th</sup>, 2019\*\***

## **For additional sponsorship opportunities:**

Please email [oiaa2019.ko@gmail.com](mailto:oiaa2019.ko@gmail.com)



# KO

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## KO in the Capital 2019 Claims Conference May 2-3, 2019 Shaw Centre, Ottawa

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FRIDAY BREAKFAST  
Includes one free pass to event

**( \*\*Prize Fighter and Heavy Weight also includes all additional sponsor features from Fly Weight category\*\* )**

For info on securing a sponsorship spot, and other inquiries  
please contact [oiaa2019.ko@gmail.com](mailto:oiaa2019.ko@gmail.com)





## **“FUTURE NOW” - 2019 Claims Conference Sponsorship Opportunities**

### Platinum (\$2,500.00) – Coffee Sponsor (SOLD OUT)

- Free Admittance to the event for 2 attendees (\$500.00 value)
- Acknowledgement in the January 2019 Special Edition of the WP
- Acknowledgement in December 2018 (if purchased by October 29<sup>th</sup>) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at [www.oiaa.com](http://www.oiaa.com)
- Signage at the Event
- Advertising via “WP Radio” including shouts outs during live broadcast at event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Platinum Social Media Package will include:
  - Company Logo on Social Media Platforms
  - Recognition as a Platinum Sponsor on platforms once formally a sponsor
  - We will link your company profile into our posts when acknowledging your contributions
  - Recognition posts on social media platforms 3 times per month starting in December 2018 leading up to the event
  - Recognition post the day of the event

### Gold (\$2,000.00) – Technology Sponsor – Charging Stations (2 available)

- Free Admittance to the event for 2 attendees (\$500.00 value)
- YOUR BRAND on the wrap around 1 of 2 Charging Stations located on the exhibit floor
- Acknowledgement in the January 2019 Special Edition of the WP
- Acknowledgement in December 2018 (if purchased by October 29<sup>th</sup>) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at [www.oiaa.com](http://www.oiaa.com)
- Signage at the Event
- Shout Outs on “WP Radio” during live broadcast at event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Gold Social Media Package will include:
  - Company Logo on Social Media Platforms
  - Recognition as a Gold Sponsor on platforms once formally a sponsor
  - Recognition posts on social media platforms 2 times per month starting in December 2018 leading up to the event
  - Recognition post the day of the event

### Silver (\$1,500.00) – Entertainment (2 available)

- Free Admittance to the event for 2 attendees (\$500.00 value)
- Acknowledgement in the January 2019 Special Edition of the WP

- Acknowledgement in December 2018 (if purchased by October 29<sup>th</sup>) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at [www.oiaa.com](http://www.oiaa.com)
- Signage at the Event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Silver Social Media Package will include:
  - Company Logo on Social Media Platforms
  - Recognition as a Silver Sponsor on platforms once formally a sponsor
  - Recognition posts on social media platforms once per month starting in December 2018 leading up to the event
  - Recognition post the day of the event

**Bronze (\$1,000.00) – Lunch Sponsor (9 of 10 available)**

- Free Admittance to the event for 2 attendees
- Acknowledgement in the January 2019 Special Edition of the WP
- Acknowledgement in December 2018 (if purchased by October 29<sup>th</sup>) and February 2019 Editions of the WP
- Acknowledgement on the OIAA website at [www.oiaa.com](http://www.oiaa.com)
- Signage at the Event
- Thank you acknowledgement in the March 2019 Edition of the WP
- Bronze Social Media Package will include:
  - Company Logo on Social Media Platforms
  - Recognition as a Bronze Sponsor on platforms once formally a sponsor
  - Recognition post the day of the event





Save the date in your calendar...**Thursday April 25, 2019!**  
Location is **Maxwell's** – enjoy the true concert experience!

2018 champs **Haz-Matt (DKI Golden Triangle)** are returning to defend their title.  
Will they be 2-time winners? Or will a new challenger come out on top?

Here is who they are going to be up against!

- **Under Surveillance (Xpera)**
- **Male Order Brides (Winmar Hamilton)**
- **Big Wigs (Samis Law)**
- **The Rural Jurors (Strigberger Brown Armstrong)**

***\*Note that this will be limited to 6 bands*** – and we've already potentially filled the spot! This means if you miss out, you'll need to get in early for next year!

Are you already starting to practice? What songs will win the crowd over?

Cost to attend Battle of the Bands will be \$25/person.

Wishing everyone good luck and fun times!





Save the date in your calendar...**Thursday April 25 for Election Night!**

Are you interested in adding your voice to the KW-OIAA Board? Do you have great ideas and looking for a place to share them? Then this is the place for you! In order to run for a position on the board, you must be an adjuster member in good standing, or a current social member to apply as an industry partner.

**Open Positions:**

- **Secretary** (Adjuster)
- **Director** (2 year commitment for Adjuster)
- **Social Director** (2 year commitment for Industry Partner)

If you have interest in the positions of Bulletin Editor or Web Director please reach out to Charlene Ferris to discuss. If you are interested in joining the KW-OIAA board, please reach out to Charlene Ferris.







# DETECTING DECEPTION

Some people are lying to you. Others are telling the truth.

**Can you tell which is which?**

## Detecting Deception

Do you know when you are being lied to? Only 54% of people are able to detect deception consistently. With training, you can get better at detecting deception. Learn the behavior patterns, verbal and non-verbal cues of the guilty party and how to filter fact from fiction. Join Xpera Investigations as we explore the facts on detecting deception.

## Details:

February 28, 2019

Location: Golf's Steakhouse

598 Lancaster St W, Kitchener, ON N2K 1M3

5:30 pm networking reception



## Speaker:

Chad Hanlon



Chad is a National Account Manager and risk mitigation specialist with Xpera. He has nearly 20 years of investigation experience, including serving as a Special Constable with the Waterloo Regional Police Service. He moved back to the private sector in 2010, and joined the Xpera Risk Mitigation and Investigation team in 2014.

Chad has completed the emergency management program from George Brown, holds a Risk Management (CRM) designation from Wilfrid Laurier University, as well as a Law and Security Diploma.

Through various interviewing techniques such as Reid, Chad has provided an array of organizations with security and investigative solutions in many industries; anything from Bill 168 related incidents to criminal activity within the workplace.

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# CEP SINTRA

## CHAFFING: WHY SHOULD WE BE CONCERNED?

---

By [Geoffrey Wowk](#) P.Eng., CFEI,

Heavy equipment isn't just used to mine gold in the Yukon, extract oil all over the world, or cut trees for the forestry industry; it also helps produce items we use daily. The watch you have on your wrist, the wood framed house you live in, and the plastic reusable cup you had your coffee in this morning are only a few examples. Most of the heavy equipment used for these products require hydraulic oil to operate, a special attention must be paid to ensure that hydraulic hoses are designed, installed and maintained properly to reduce accidents, fires and costly breakdowns.

In order to prevent accidents and costly breakdowns, it is important that all hydraulic hoses are properly routed to ensure chaffing (when a hose becomes worn or abraded from rubbing) does not become an issue. A failure in a hydraulic hose can be catastrophic to production and lead to delays. For example, forestry equipment is usually located in remote and difficult to access areas; if a piece of equipment goes down, it must be repaired quickly, or another piece of equipment must be brought in.

### **Why are routing of hoses important?**

It is important that the design of heavy equipment considers hose routing and that maintenance instructions ensure that hoses are serviced at pre-determined intervals to limit movement and ensure chaffing is not occurring. It is also vital that hydraulic hoses are installed according to the design recommendations.



## Why is it important to review installation and maintain hydraulic hoses?

The life of a hydraulic hose can be reduced significantly by installing it near sharp corners, not meeting the minimum bend radius, twisting during installation, using too short of a hose (i.e. not enough slack), or using improper fittings (elbows and adapters). The Society of Automotive Engineers, (SAE) J1273 - Recommended Practices for Hydraulic Hose Assemblies, shows proper installation methods to prevent issues with hydraulic hoses.

As the heavy equipment is used, the opening and closing of valves on the system can cause the hoses to move back and forth a few inches in either direction. If these hoses are improperly routed, the steel braiding can wear on nearby components, leaving only the inner rubber layer to hold high pressure hydraulic oil. This rubber has insufficient strength to handle the pressures it is subject to and can burst. Normally, this would cause a short downtime and require repair; however, a hydraulic oil leak may contaminate the environment and, in the presence of hot components inside the engine compartment (exhaust stack, or turbochargers) can lead to a fire.

The proper design, manufacture and maintenance of heavy equipment is important to reduce hazards associated with hydraulic hoses. Proper maintenance can reduce down time, prevent accidents, and save lives.

If you have any questions or would like to learn more about this topic, please contact our Materials Engineering team at 877 686-0240 or [info@cep-sintra.ca](mailto:info@cep-sintra.ca).



**Geoffrey Wowk, P.Eng., CFEI**

*With CEP-Sintra since 2010, 12 years of experience*

*As a forensic engineer, Mr. Wowk specializes in the area of failure analysis and fire investigation. Mr. Wowk's assignments have included failure and fire investigations with some large and complex assignments involving the review and organization of complex litigation files related to property losses. His broad experience and understanding of how fires develop and spread as well as his understanding of mechanical processes, has led to the successful resolution of many fire and failure related claims.*

---

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- Engine Failures

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- Fire Code compliance
- National Fire Protection Association standards
- Exits, fire separations, accessibility

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# Charity Curling Bonspiel

## Registration

Friday, March 29, 2019 | 9 a.m. – 4 p.m.

Westmount Curling Club, 50 Iverness Drive, Kitchener



### With busy schedules, it is often difficult to support the many insurance events in your area

Based on your feedback, we recognize how creating and building connections in our industry is vital to your career development and success. Our tripartite associations are pleased to extend an invitation to join our [Eighth Annual Joint Associations Charity Curling Bonspiel](#), a joint winter event to give all our members the opportunity to network with like-minded individuals in our community.

### Our bonspiel is a fun event, so no experience required!

We try to match up experienced groups in the draws, while also making some instruction available at the rink. Registration is first-come first-served for your choice of a morning or afternoon draw.

If you care to sponsor part of the event, please indicate so on the registration form. We will present proceeds to the United Way of Kitchener Waterloo.

### We hope you can come out and join us at Westmount Curling Club on Friday, March 29, 2019

We offer a morning and afternoon draw, with two four-end games in each draw, so you can still get in a half-day at the office. A catered buffet-style lunch is available to both the morning and afternoon curlers, providing lots of opportunities to connect with colleagues throughout the local industry.

Curling is an entertaining social sport that most of us do not get to try or do very often; we hope you can join us on the twenty-ninth.

**Sponsorship Contacts:** Joe Dalton: [jdalton@encoregrp.com](mailto:jdalton@encoregrp.com)  
Carrie Keogh: [ckeogh@goremutual.ca](mailto:ckeogh@goremutual.ca)

**Registration Price:** Single: \$56 (incl. hst).  
Team of 4: \$226 (incl. hst).

*Note: Wear warm clothing and flat, indoor shoes.*

## 8<sup>th</sup> Annual Joint Association Charity Curling Bonspiel Team Registration:

FIRST NAME	LAST NAME	COMPANY
ADDRESS	CITY/PROV	POSTAL CODE
EMAIL	PHONE	PREF. DRAW TIME
TEAM MEMBERS:	EXPERIENCE:	

**Payment Method:** CHEQUE MONEY ORDER CREDIT CARD (CREDIT CARD PAYMENT ACCEPTED VIA TELEPHONE)

AMOUNT ENCLOSED DATE SIGNATURE



### Submit Registration & Payment to:

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# Charity Curling Bonspiel

## Sponsorship Opportunities

Friday, March 29, 2019 | \*9 a.m. – 4 p.m.

Westmount Curling Club, 50 Iverness Drive, Kitchener



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### 1. Select Sponsorship Level

GOLD SPONSOR	<u>\$500</u> : Covers the cost of complimentary drink ticket(s) for each attendee at lunch.
SILVER SPONSOR	<u>\$350</u> : Covers the cost of the rink rental for the event and instruction.
BRONZE SPONSOR	<u>A cash donation of your choice</u> that for contribution to any miscellaneous expenses and/or the total proceeds from the event, for donation to the United Way of Kitchener Waterloo & Area.
DOOR PRIZE	Door prize of your choice.
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*\* Select preferred draw time on the registration form*



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## Boilerplate Pleadings and a Public Relations Nightmare



Authored by:

Michael Prosia  
Associate, London

519.931.3404

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When's the last time you asked your insured to look over your statement of defence before you served it? I suspect for most of us, the answer is 'never'. And so begins a story of unexpected consequences following this routine practice.

By background, 18 year old Andrea Christidis was tragically struck and killed by a vehicle operated by Jared DeJong. Mr. DeJong pleaded guilty to impaired driving causing death and was sentenced to five years in prison.

In 2017 Ms. Christidis' family launched a civil lawsuit against Mr. DeJong. In addition, the Christidis family named other defendants, including Western University, for allegedly overserving Mr. DeJong alcohol. Mr. DeJong had reportedly been drinking at the university's campus pub, The Spoke, the night of the collision.

Western's insurer retained Mark Harrington of Torkin Manes LLP to defend the university. In the normal course, Mr. Harrington delivered a statement of defence on behalf of Western without consulting Western about the full contents of the defence.

In Western's statement of defence, allegations of contributory negligence were pleaded against Ms. Christidis, including the following (as reported in a January 16, 2019 London Free Press article titled 'Defendants in civil suit blame teen for getting hit, killed by drunk driver'):

"She was impaired by alcohol, drugs, fatigue, stress or a combination thereof, and on the occasion in question, she was the author of her own misfortune."

Allegations of this nature in a statement of defence are boilerplate. The allegations are made, often without any real factual basis, and then they are ignored and forgotten. Except when they aren't.

For reasons unclear, the existence of this boilerplate pleading was reported on by various news outlets, leading to public backlash that Western would dare to allege that Ms. Christidis was drunk on the night in question and contributed to her own death. Western went on to release a statement on January 17, 2019, stating:

Legal counsel filed a Statement of Defence in the Christidis family civil suit on Western's and the USC's behalf without first consulting Western as to its contents. Western does not support certain contents of that Statement of Defence. As a consequence, legal counsel at Black Sutherland will represent Western in this matter going forward and a new Statement of Defence will be filed on Western's behalf in the coming weeks. Andrea's death was a terrible tragedy, a tragedy that continues to resonate with many people on and off campus. Our deepest sympathy goes out to Andrea's family and friends and all those impacted by her death.

Normally, choice of counsel is not for an insured to make, and one presumes that Western's size led to its insurer agreeing to appoint new counsel.

In a January 23, 2019 article, The London Free Press quoted Western's previous lawyer Mr. Harrington:

"It's an absolutely standard defence and I've done hundreds of wrongful death cases over my career."

"So lawyers have to plead every contingency, regardless of whether it doesn't seem nice, because if we don't plead it, we can't ask the questions."

“When you have insurance, the insurance company gets to make decisions as to how the case is defended, that’s the deal.”

“You never clear the defence with the insured. I’ve never done that in my career.”

Most in the insurance world would agree that Mr. Harrington’s comments are uncontroversial, and that Mr. Harrington would have been negligent to *not* plead contributory negligence against Ms. Christidis.

So is there a lesson in all of this?

Public backlash from boilerplate pleadings isn’t entirely new. In 2014, Walmart faced criticism for daring to plead that actor Tracy Morgan was not wearing a seatbelt when he was seriously injured in a June 7, 2014 limousine accident.

There’s no question that public ignorance about the norms of pleadings is what drove the public criticism in both cases. And it’s probably fair to say that public education about the norms of pleadings isn’t likely to occur.

For routine cases, I would expect that counsel will continue to deliver pleadings without consulting their insureds. But after this incident with Western, regardless of the fact that Mr. Harrington was effectively blameless, I would not be surprised if some counsel now take the extra step of clearing their pleadings with their insureds in potentially high profile cases.

*Michael Prosia is an associate in the London office of Miller Thomson LLP. His practice focuses on litigation with an emphasis on insurance defence matters.*

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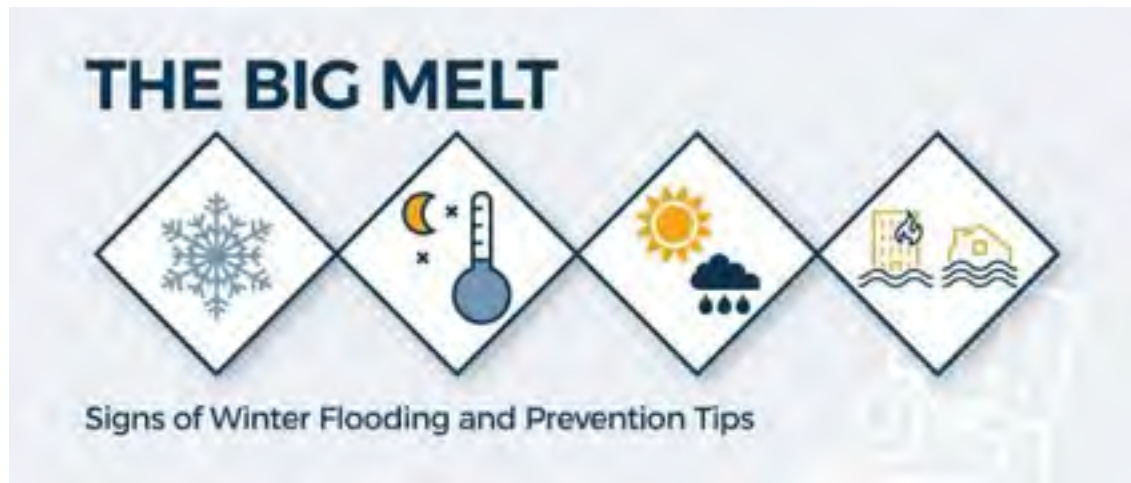


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## Ten Ways to Prepare for Winter Flooding

*The Polar Vortex is back!* Ontario (and much of North America) has been in the grip of a deep freeze, but with a sudden warm front comes a big melt. The combination of deep snow, rapidly warming temperatures and rain creates perfect conditions for winter flooding.

In 2018, insurance damage from severe weather in Canada reached \$1.9 billion, most of which was due to flooding. The sudden, unpredictable shift in weather can wreak havoc and cause costly damage to properties. As a commercial property owner, property manager or homeowner, the best strategy is to take preventive measures.

**Follow these 10 tips to help protect your property from flood damage following winter thaw:**

### 1. **Waterproof your basement.**

Fill cracks in the foundation, and put weather protection sealant around windows and the base of ground-level doors. Install flood shields or barriers for basement windows and doors.

### 2. **Clear debris from roof and eavestroughs.**

This will ensure roof drains properly during heavy rains. Downspouts should extend at least six feet from basement wall, well away from your and neighbouring properties.

### 3. **Clear snow from roof.**

Your roof is designed to handle a certain load, but heavy snowstorms can cause snow to overload its capacity. A snow thaw can lead to roof leaks as water seeps into cracks and damaged vents. Basements can also flood when large amounts of snow and ice melt quickly. \*Only a professional should attempt to access or climb a roof in the winter.



**Raise large appliances in basement onto wood or cement blocks.**

If possible, raise electrical panels, switches, sockets, wiring and heating systems – or protect them with a floodwall or shield.

**4. Anchor furnaces, water heaters, and/or oil tanks to the floor.**

Unsecured, they may tip over or float in a flood. A ruptured tank may leak fuel, creating a serious fire hazard.

**5. Check that basement flood drains are not blocked or covered.**

For extra precaution, install a water alarm to let you know if water is accumulating.

**6. Make sure sump pump is working.**

Install a battery-operated backup in case of a power failure.

**7. Install backflow valves for drains, toilets and other sewer connections in the basement.**

These valves automatically close if water or sewage backs up from the main sewer.

**8. Turn off the electricity.**

This is key in flood-prone areas of the property if a flood is expected in your area.

**9. Talk to your insurance agent about flood insurance.**

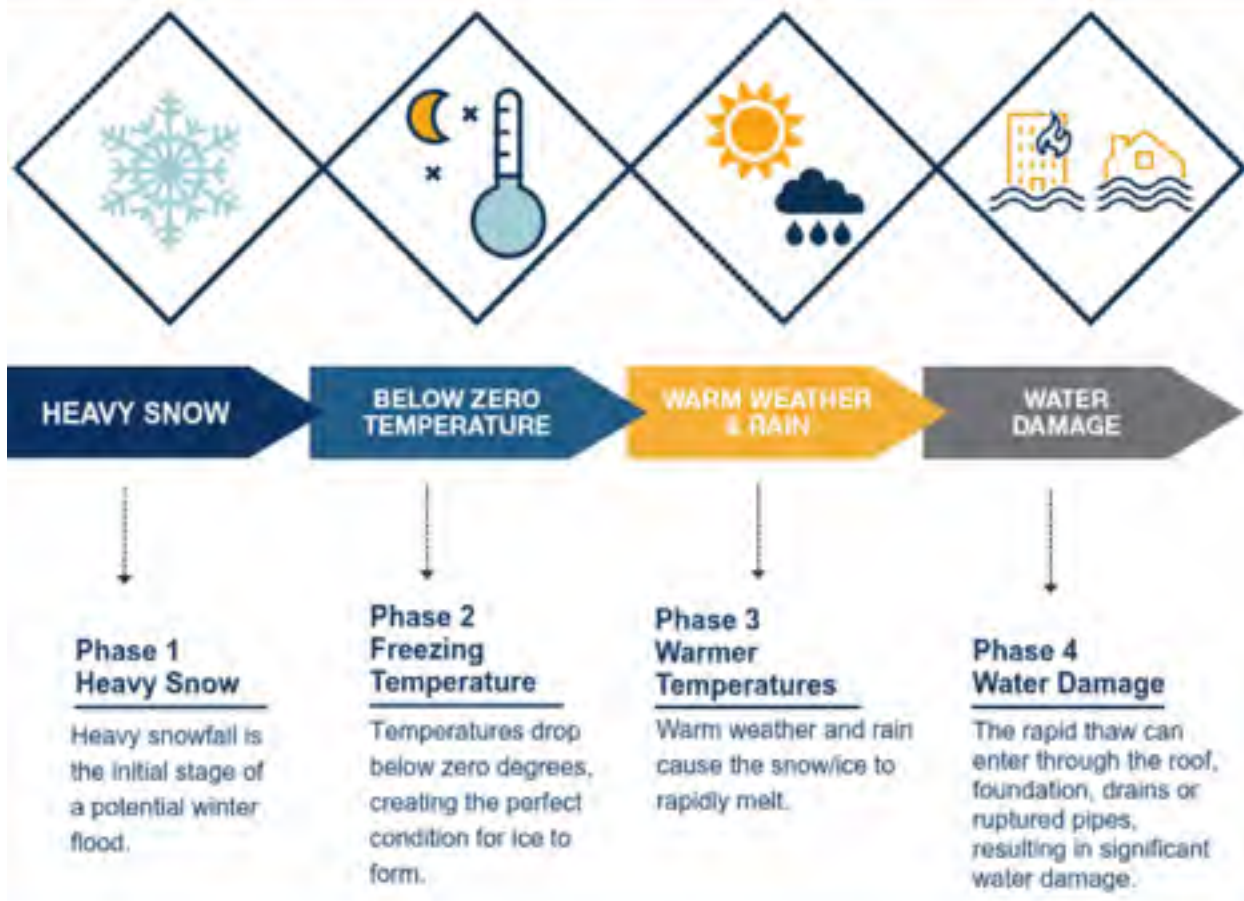
Standard residential insurance does not cover floods caused by water overflowing from lakes, rivers and other bodies of water (called overland flooding) but may be available separately. For business owners, flood insurance is usually available as an add-on coverage to commercial property and to business interruption insurance policies. Commercial sewer backup coverage is also available but usually purchased separately.

Always stay informed. Follow public weather alerts for your area at [weather.gc.ca/warnings](https://weather.gc.ca/warnings).

When hiring a restoration company, make sure it is certified by a professional standards organization such as the Institute of Inspection Cleaning and Restoration Certification (IICRC). Certified technicians provide trusted and trained cleaning, restoration and inspection.

# THE BIG MELT

## FOUR SIGNS OF A WINTER FLOOD



## HELPFUL TIPS TO PREVENT WINTER FLOODING

- Inspect your roof and eaves-trough for any snow or ice buildup - your roof is designed to handle a certain load, but heavy snow storms can cause it to overload its capacity. \*Only professionals should attempt to access a roof in winter.
- Shovel excess snow away from the foundation and any drains on your property.
- Remove two metres of snow or ice from areas surrounding your downspout to ensure melted water runs away from your foundation.











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