

Water Protection Coverage and Sewer Back Up Coverage

Reference guide

What is Water Protection Coverage?

SGI CANADA's **Water Protection Coverage** protects your customer's home, personal property and outbuildings from surface water, flood, ground water and sewer back up.

Water Protection Coverage is an optional coverage available on Prestige, Home Pak and Agro Home Pak.

Coverage is provided for:

- **Surface water** - water on the surface of the ground that enters the dwelling through a point at or above the surface of the ground.
- **Flood** - the rising of, breaking out or overflow of any body of water or watercourse.
- **Ground water** - water in the soil beneath the surface of the ground; coverage will be provided only when sudden and accidental, and happens at the same time as flood or surface water.
- **Sewer back up** - water or sewage accidentally discharges, escapes or overflows from the sewer, sump or septic tank.

Water Protection coverage will be available for approximately 90% of current SGI CANADA customers.

Water Protection Coverage Details

Coverage is available in \$1,000 increments up to policy limits, unless restricted by location or past claim history. A similar tiering structure to Sewer Back Up Coverage is used for Water Protection Coverage.

Prestige and Home Pak Coverage Limits

Sewer Back Up losses in last 5 years	Preventative measures in place*	Coverage		
		Tier 1	Tier 2	Tier 3
0	yes/no	maximum - policy limits	maximum - policy limits	maximum - policy limits
1	yes	maximum - policy limits	maximum - \$50,000	maximum - \$25,000
1	no	maximum - \$25,000	maximum - \$25,000	maximum - \$10,000
2	yes	maximum - \$10,000	N/A	N/A
2	no	N/A	N/A	N/A
3	yes/no	N/A	N/A	N/A

*4-inch professionally installed automatic backwater valve

Agro Prestige and Agro Home Pak Coverage Limits

Sewer Back Up losses in last 5 years	Preventative measures in place*	Coverage
0	yes/no	maximum - policy limits
1	yes	maximum - policy limits
1	no	maximum - \$25,000
2	yes	maximum - \$10,000
2	no	N/A
3	yes/no	N/A

*4 inch professionally installed automatic backwater valve

Deductibles

A separate deductible applies for Water Protection Coverage, and must be the same or higher than the policy deductible. Varying deductibles are available, similar to currently available deductible options.

Guaranteed Replacement Cost

Policies that include the Guaranteed Replacement Cost feature will be limited to 125% of the amount of protection shown on the policy to repair or replace the dwelling, in the event of a total loss. However, if the limit of coverage under Water Protection Coverage is less than the dwelling limit, Guaranteed Replacement Cost will not apply.

Single Limit Coverage does not apply to any loss or damage covered under Water Protection Coverage.

What's not covered under Water Protection?

Damage caused by:

- entrance of ground water into the home or outbuilding through basement walls, foundations or floors unless sudden and accidental and results from or happens at the same time as flood or surface water. This exclusion also applies to the entry of ground water related to the seasonal melting of ice and snow and water escaping, running or overflowing from an eavestrough or downspout unless sudden and accidental and results from or happens at the same time as flood or surface water;
- waves, tides, tidal waves, tsunamis, storm surge, seiche, spray, ice, waterborne ice, shoreline ice build-up or waterborne objects (whether any of these are driven by wind or not) ;
- continuous or repeated seepage or leakage of water or sewage;
- landslide or any other earth movement;
- back up, discharge or escape or overflow of water or sewage from public water mains, sewers or drains outside the home;
- flood, surface water or ground water to sidewalks, driveways, basement walls, foundations or floors;
- flood, surface water or ground water to any mobile home; and
- escape of water that results from the intentional breach of any man-made structure constructed for the purpose of holding back, containing or controlling any body of water. These structures include but are not limited to dams, dikes and levees.

There is no Water Protection Coverage for vacant premises – even if we have given permission for vacancy elsewhere.

Water Protection Coverage will only replace soil washed away by floodwaters if this is necessary to repair or replace the home or outbuildings that are damaged. It will not replace trees, shrubs, plants, lawns or other landscaping.

What does this mean for Sewer Back Up Coverage?

Sewer Back Up Coverage is still available as an optional coverage, even without Water Protection Coverage, continuing to cover situations where water or sewage accidentally discharges, escapes or overflows from the sewer, sump or septic tank.

However, the wording has changed to exclude a sewer back up loss **that happens at the same time** as surface water, flood or ground water enters the home – unless it enters solely from the sewer, sump or septic system.

Water Protection Coverage must be purchased to cover an event where sewer back up and surface water, flood or ground water enters the home at the same time.

▀ Sewer Back Up Coverage and Deductibles

Coverage limits and deductibles for Sewer Back Up Coverage align with Water Protection Coverage, including:

- coverage limits of \$1,000 increments up to policy limits; and,
- a separate deductible, with options the same as policy deductible options (the Sewer Back Up Coverage deductible must be the same or higher than the policy deductible).

▀ Sewer Back Up and Water Protection Coverage Comparison

Example	Sewer Back Up	Water Protection
Sewage enters home from sewer, sump or septic tank. No other entry point of surface water, ground water or flood.	▪	▪
Water enters home from sewer, sump or septic tank. No other entry point of surface water, ground water or flood.	▪	▪
Surface water enters home from severe rain.		▪
Flood water enters home from overflow of lake or river.		▪
Ground water enters home during a surface water or flood event (considered accidental and sudden).		▪
Ground water enters the home. It is not sudden and accidental, and it does not result from, and happen at the same time as, flood or surface water.		
Sewage enters home from sewer, sump or septic tank. Surface water, flood or ground water (connected to flood or surface water event) also enters through window/door or walls/floor.		▪
Water enters home from sewer, sump or septic tank. Surface water, flood or ground water also enters home through window/door or walls/floor.		▪
Continued or repeated seepage, leakage.		
Water enters home as the result of waves from a lake.		

▀ For more information

For more information on these coverages, you can access the policy wordings on the broker website, contact your Broker Partnership Representative or call 1-800-545-0237 (select option 1).