







## Frequently Asked Questions

### What is Water Protection Coverage?

Water Protection provides coverage for a number of potential water related losses including:

-  the rising of, the breaking out or overflow of any interior body of water whether natural or man-made;
-  the sudden and accidental entrance of water on the surface of the ground where it does not usually accumulate in ordinary watercourses, lakes, or ponds
-  the sudden and accidental entrance of water below the surface of the ground, including that which exerts pressure on or flows, seeps, or leaks; rising of the water table.
-  the sudden and accidental backup or escape of "water" or sewage from a sewer, septic system, sump pit or drain.

### How are the risk levels for Water Protection Coverage established?

Unlike sewer backup tiers which are based on postal codes to determine various tiers, water protection risk levels are specific to the GPS coordinates of the dwelling to be insured. The risk level is established by a third party analytics organization based on a number of factors including flood exposure, limits of insurance, construction and number of stories.

### Is Sewer Backup and Water Protection available separately?

Yes and No. Where water protection coverage is available, sewer backup will only be available as part of water protection. If water protection is not available, sewer backup may be available separately. Water Protection is not available without sewer backup.

### Where Sewer Backup is available separately, has the coverage changed?

Yes, sewer backup now specifically excludes any loss or damage resulting from or contributed to by flood, surface water or ground water unless it clearly entered solely through a sewer, sump, or septic system.

### Is Water Protection available on all policies?

No, Water protection is only available on residential properties in risk levels deemed to be Low or Medium. Water protection is not available in risk levels determined to be High.

### What is the cost of the Water Protection Endorsement?

The cost for water protection will vary and is based on the combination of the tier established by postal code and the risk level as determined by GPS coordinates.

## Claims Examples

Example	Sewer Backup	Water Protection
Water enters the dwelling due to sewer backup	✓	✓
Water enters the dwelling due to sewer backup caused by flooding with clear evidence that the water entered solely through the sewer or septic system.	✓	✓
Water enters the dwelling due to sewer backup contributed to by flood, surface water or ground water	✗	✓
Water enters the dwelling through windows and doors due to the overflow of an interior body of water such as a river or pond.	✗	✓
Surface water enters the dwelling due to severe rainstorm	✗	✓
Rising water table causes ground water to enter the dwelling through cracks in the basement wall	✗	✓
Coastal Flooding including tidal waves, storm surge, or tsunami.	✗	✗



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