

# Help protect yourself, your home and your business during extreme thaw

CLIMATE SMART

EXTREME THAW



## Protect the outside of your property

**01.** Shovel paths or trenches for melting snow and rain water to run away from your property—not toward it.

**02.** Check that all of your downspouts divert water away from the property—some may have been damaged or knocked off over the winter months.

**03.** Be sure your eavestroughs are clear so water can run through easily.

**04.** If you have a sump pump, make sure it is operating properly and discharging the water at least 9 meters from the foundation of your property—be sure it is not running toward someone else's foundation.

### Helpful tips for policyholders

After severe blizzards, ice storms and other extreme weather this winter, don't forget about freeze and thaw conditions when taking steps to protect your property. We have put together the following advice for you to help keep your property safe during fluctuating weather conditions or excessive rain.

## Protect the inside of your property

**01.** Raise any personal belongings that you have stored in the basement off the floor to prevent potential water damage.

**02.** If your basement is unfinished, consider placing all valuable items on 2x4s or some other way of providing clearance off the floor.

**03.** If your basement is finished and you've experienced flooding, get as many items as you can lifted off the floor or carpet.

**04.** Inspect your basement ceilings for leaks after outside garden hose supply lines have been turned on in case a pipe froze or burst during the winter. Call a licensed plumber immediately if a leak is detected.





Another serious side effect of fluctuating temperature is ice damming. One of the most common causes of weather-related damage, ice damming occurs when water builds up behind a blockage of ice. In order to protect against the costly consequences of ice damming, property owners need to prepare themselves in the following ways:

- Ensure you have proper roof ventilation. A cool attic during winter months stops the thaw/freeze cycle and eliminates roof damming.
- After a severe snowstorm, it is recommended that you remove the bulk of the snow off of your roof. Hiring a professional to do so is also recommended.

#### Here to help

Your insurance company is here to help. Contact your broker or your insurance company to report any damage. If you are an RSA Group policyholder, you can call the following claims lines:

RSA and WA: **1 800 319 9993**  
 CNS: **1 888 267 6766**

We're here to help, 24 hours a day, 7 days a week.

#### Hassle-Free Claims<sup>®</sup> service

Our skilled claims professionals will provide efficient, compassionate service and a timely resolution of your claim, so you can get your life back on track with as little disruption as possible. Our Hassle-Free Claims<sup>®</sup> guarantee means we'll pay you \$500 if we don't make initial contact with you or your broker within six business hours of notification.

#### Benefits of being an RSA Group policyholder

**Personalized service:** Your broker is a highly trained professional who understands the insurance requirements in your region and has the experience to assess your individual needs.

**AIR MILES<sup>®</sup> Reward Miles:** You may be eligible to earn one AIR MILES Reward Mile for every \$20\* you spend (including taxes) on home, auto and/or small business insurance from RSA Group.

