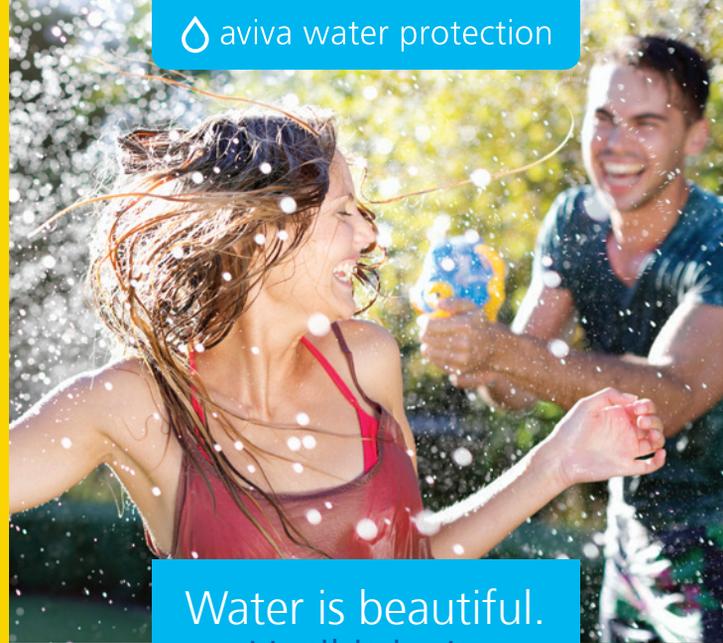
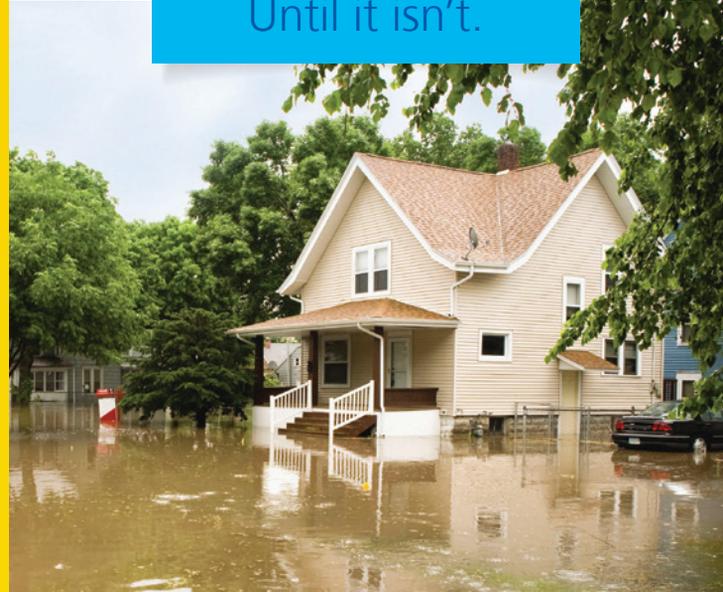


## About Aviva

As one of Canada's leading providers of property and casualty insurance, we protect homes, cars, recreational vehicles, groups and businesses – and serve more than three million customers nationwide. Beyond financial support, our employees and broker partners are trained and ready to respond in times of disaster through our partnership with the Canadian Red Cross' Ready When the Time Comes program.



Water is beautiful.  
Until it isn't.



Protection from overland water damage  
– brought to you first by Aviva\*

[AvivaWaterProtection.ca](http://AvivaWaterProtection.ca)    

Home | Auto | Leisure & Lifestyle | Business | Group | Surety

\* Aviva and the Aviva logo are trademarks used under license by the licensor. Property insurance may be underwritten by Aviva Insurance Company, Traders General Insurance Company and Scottish & York. Overland Water Protection is only available in Alberta and Ontario. Certain limitations, restrictions and conditions apply.

This brochure is provided for information purposes only. Please speak to your insurance broker or refer to Aviva's Overland Water Endorsement for full terms and conditions.

# Water damage from storms is occurring everywhere

Aviva is proud to offer overland water protection to qualifying customers with personal property policies. It enhances the water protection for property owners or tenants with sewer back-up protection already in place.

Protect your home from overland water damage caused by:



Heavy rains

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Spring run-off

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Overflow from lakes and rivers



# Why you need Aviva Water Protection

Weather patterns are changing worldwide, a trend that's affecting Canada directly.

Over the past 60 years, average temperatures have increased by 1.3°C, and average rainfall has increased by 12%.



increased  
by 1.3°C



increased  
by 12%

## The end result is staggering:

Canada now has 20 times the storms and floods that we had just two decades ago – and major floods represent almost 40% of all natural disasters ever recorded in this country.

**And it's not just overflow from rivers and lakes – damage from storms, spring thaw and other fresh water flooding is occurring everywhere.**

### Did you know?

- Canada has an average of 20 more rain days a year than in the 1950s.
- Severe weather events that used to happen every 40 years can now be expected to happen every six years.

Aviva Water Protection offers timely coverage that you can access today. The coverage is available as an addition to existing Aviva personal property policies that qualify, where sewer back-up protection is in place.

And it's available to a wide range of policies – to owners or tenants of houses, condos, rental properties, seasonal properties or secondary properties.



## Aviva Water Protection 3-way coverage for water damage to your home and belongings



### Base policy water coverage

Protection for loss or damage resulting from events such as burst water pipes.



### Sewer back-up

Protection for loss or damage related to the back-up or escape of water or sewage from sewers or drains.



### Overland water

Protection for loss or damage related to water entering a property from the sudden accumulation of water from heavy rains, spring run-off, or overflow from lakes and rivers.

## Five reasons to consider Aviva Water Protection:

- 1 It's your best protection from overland water:** Aviva is the first insurance provider to offer overland water protection through its personal property insurance. Your existing policy doesn't cover this type of event.
- 2 Sewer back-up coverage is not enough:** Sewer back-up only covers damage caused by water coming into your property from a sewer, septic system or sump pump. If overland water enters your home, sewer back-up coverage will not protect you.
- 3 Aviva Water Protection is widely available:** Coverage is available for almost all homeowners and tenants, for a wide range of properties.
- 4 Premiums are affordable:** Coverage is available at affordable premiums in most areas, other than places that are highly prone to flooding.
- 5 It's protection you need:** With a warmer, wetter climate, an aging storm water infrastructure, and more extreme weather than ever, protection against overland water is protection you need.