

### Flooding Insurance- Tenant

Every insurance policy is different, and residents should speak to their insurance representative to confirm the specifics of their policy. Damage caused by the backing up of sewers and drains is typically not covered in a standard insurance policy, however optional sewer backup is offered by most insurers. Overland flooding, which occurs when rivers or creeks overflow, is also typically not covered by a standard policy. Optional residential overland flood coverage is now offered by many insurers. Commonly, this coverage is combined with sewer backup coverage, which is also optional.

Most personal property insurance policies (homeowner, condominium unit owner and tenant) cover the cost of alternate accommodations and living expenses for people whose home has become unliveable after an insured loss. This is typically called Additional Living Expenses or ALE in an insurance policy. The categories of ALE claims include damage to your home by an insured peril, for example flood or related damage. This covers a policyholder whose home is unlivable because of damage by an insured peril. Typically, this covers additional living expenses for a reasonable amount of time needed to repair or rebuild the home or until the policy limit is reached. In a flood situation, policyholders who have purchased optional sewer backup coverage or optional overland flood insurance would have this coverage. Residents are advised to check with your insurance representative to understand the limits of your coverage.

It is always recommended for property and vehicle owners to submit their claims to their own insurer first, to expedite remediation and repairs. Their insurance company can then submit a subrogation claim against a responsible third-party if they so choose. This alleviates the need for the property or vehicle owner to try and manage the claim by themselves and will likely provide them with better coverage than if they were to make a claim against a third-party.

The *Residential Tenancies Act* also provides information on the responsibilities of landlords and tenants for repair of damage:

#### Landlord's responsibility to repair

20 (1) A landlord is responsible for providing and maintaining a residential complex, including the rental units in it, in a good state of repair and fit for habitation and for complying with health, safety, housing and maintenance standards. 2006, c. 17, s. 20 (1).

#### Tenant's responsibility for repair of damage

34 The tenant is responsible for the repair of undue damage to the rental unit or residential complex caused by the wilful or negligent conduct of the tenant, another occupant of the rental unit or a person permitted in the residential complex by the tenant. 2006, c. 17, s. 34.

At the upcoming City-wide public information session, staff will invite representatives from the Insurance Bureau of Canada to participate and share their insurance knowledge with the residents.

### Public Education and Community Engagement

Various City Divisions, including the Office of Emergency Management, Environment, and Environmental Services, engage in regular public education and community outreach with residents regarding severe weather emergency preparedness, including flooding. This includes engaging with residents at community events on topics such as stormwater management, insurance, and emergency preparedness. In 2023, the City's Office of Emergency Management attended over 70 unique events to engage with residents on such topics.

City Divisions engage in various comprehensive community engagement activities to increase climate resilience within the City. The Cooksville SNAP, a collaboration between various City Divisions and CVC, aims to revitalize and retrofit the Cooksville area, preparing it for severe weather scenarios such as flooding. One of the main goals of the Cooksville Snap Action Plan, Goal 2 – Ready for Rain, includes a number of actions to manage rain and control the flow of stormwater by establishing rain gardens, increasing permeability and strengthening public education on the matter.

The City's Resilience Hub program, an action from the City's Climate Change Action Plan, aims to enhance community resilience in vulnerable areas, including those impacted by severe weather events. The Resilience Hub program aims to foster social capital within these communities, with City staff from the Office of Emergency Management and Environment teams supporting community-based organizations through information and resource sharing. The Resilience Hub program aims to incorporate community feedback into future community planning, including feedback received on topics related to severe weather, flooding, and emergency preparedness.

The OEMs's Flood Resilient Schools program is a collaboration with CVC and local schools to promote flood preparedness. This program includes presentations and interactive workshops where students are able to actively engage with hands-on education activities related to flooding and stormwater. Staff are planning to incorporate flood evacuation and drills into the next phase of the program for schools in flood-vulnerable areas.

Information on flooding, emergency preparedness, and the City's Stormwater system and program can also be found available on the City's website. Staff continuously work to ensure that the City's website, and other literature (e.g. pamphlets, brochures, etc.) are up-to-date, accessible, and have actionable information about flood risks and preparedness.