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To: Insurance Trade Media



Industry first – Aviva Canada launching overland water protection for homeowners

February 19, 2015 (Toronto, ON) – Aviva Canada is announcing an industry first – overland water protection for residential property owners and tenants across Canada.

The coverage – available as an endorsement to personal property insurance policies that have sewer back-up protection in place – will be launched first in Alberta and Ontario in May, and then rolled out to other provinces throughout 2015.

“Tens of thousands of Canadians have suffered losses from water damage in recent years,” said Sharon Ludlow, President, Aviva Insurance Company of Canada. “We’re proud to be the first insurer to offer overland water protection through our home insurance policies.”

The devastating floods in Alberta and the Toronto area in 2013 highlighted a key environmental truth – our country is getting wetter. Average yearly rainfall in Canada has increased by 12% in the past 60 years, with 20 more days of rain a year since the 1950s. And catastrophes like overland flooding are on the increase. According to Environment Canada, severe weather events that used to happen every 40 years can now be expected to happen every six years.

Aviva's new overland water coverage is designed to protect individuals from fresh water flood damage – protection that's not currently available to residential property owners.

The overland water endorsement responds to losses that result from the accumulation or run off of surface waters, including torrential rainfall when water enters the property.

The endorsement forms a key part of the **Aviva Water Protection** package, which combines base policy water protection (broken water pipes and more), sewer back-up protection (the backing up or escape of water or sewage) and overland water protection (from water entering the property).

“We will continue to collaborate with our industry partners such as the Insurance Bureau of Canada, the Institute for Catastrophic Loss Reduction and governments at all levels, as well as representatives of our broker network,” said Ludlow. “We are excited about bringing this solution to market. Our goal is to make this coverage accessible and affordable for the vast majority of our customers.”

About Aviva Canada

Aviva Canada is one of the leading property and casualty insurance groups in Canada providing home, auto and business insurance to more than three million customers. The company is a wholly-owned subsidiary of UK-based Aviva plc and has more than 3,000 employees, 25 locations and 1,700 independent broker partners.

Aviva Canada invests in positive change through the Aviva Community Fund, Canada's longest running online community funding competition. Since its inception in 2009, the Aviva Community Fund has awarded \$5.5 million to over 100 communities nationwide.

For more information about Aviva Canada, visit AvivaCanada.com, our [blog](#) or our [Twitter](#), [Facebook](#) and [LinkedIn](#) pages.

Media Contact:

Alison Steele
Manager, Corporate Affairs
Aviva Canada Inc.
Mobile 647 269 0122, Desk: 416 730 3931
Alison_Steele@avivacanada.com