

Red River Mutual is proud to introduce **Water Protection Coverage**, which provides flexible options for homeowners to meet their water protection needs.

Red River Mutual 
make it your own.

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Your Preferred Broker:



Water Protection Coverage

By **Red River Mutual** 

The best time to review your water protection coverage options is before water damage occurs.

Without understanding your risk and insurance options, you may find yourself inadequately covered when you need coverage the most. In terms of property damage, floods are considered the costliest natural disasters in Canada.

Are you covered?

Generally, homeowners insurance does not offer protection against overland and ground water losses. Red River Mutual's **Water Protection Coverage** provides an affordable option to most homeowners to provide 'peace of mind' that your home and property is covered in the case of overland water, ground water or sewer back-up loss.

Contact your preferred Red River Mutual Broker to learn more about Water Protection Coverage.

What's the Difference?

Overland Water, Ground Water and Sewer Back-Up

Sewer Back-Up occurs when water backs up into your home through a sewer line. Sewer back-up coverage is a common option for coverage with most insurance policies, however does not include overland water damage or ground water damage coverage.

Overland Water Damage occurs due to the rising or overflow of a body of fresh water or a torrential rainfall or snow melt.

Ground Water Damage occurs when water enters your home through your foundation, walls, basement, driveway, sidewalks, or other floors and causes loss or damage.

2/2/2 Claims Service

We understand that your policy is only as good as the claims service you receive after a loss. That is why Red River Mutual introduced the **2/2/2** Claims commitment.

If you experience a loss, one of our Claims Specialists will contact you within **2 hours** of receiving the notice of claim, they will make arrangements to visit you within **2 days** of contact, and will follow up with you every **2 weeks** until your claim is closed and paid. Our goal is to get you back to normal as quickly and smoothly as possible.

This is what you can expect from Red River Mutual when you suffer a loss:

- › A rapid response from a skilled claims specialist
- › A clear overview of the claims process prior to an inspection
- › Regular communication until the claim is complete
- › An equitable outcome

Note: This coverage is only available for Manitoba properties at this time.

Your Water Protection Options

We understand that you want to ensure you have the best coverage available, at the right price. Red River Mutual offers you affordable options for Water Protection Coverage:



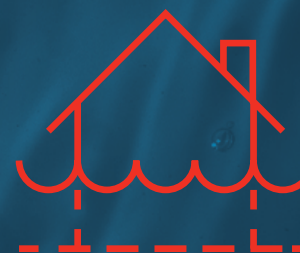
Sewer Back-Up Coverage

Red River Mutual still continues to offer its stand-alone Sewer Back-Up Coverage product to homeowners, to help cover losses caused by sewer back-up, septic or sump pumps.



Overland Water Damage Coverage

Overland Water Damage Coverage provides enhanced protection against loss caused by either the rising or overflow of a body of fresh water or due to a torrential rainfall or snow melt. It enhances the water protection for homeowners with Sewer Back-Up protection already in place.



Ground Water Damage Coverage

Ground Water Damage Coverage provides additional protection against loss caused by ground water. It can be added as a coverage for homeowners who already have Sewer Back-Up and Overland Water Damage in place.