



Hot Topics

- **Domestic Oil Tanks:** Guidelines for insuring homes with domestic oil tanks vary from one insurance company to another. Coverage for an oil spill loss can also vary.
- **Kitec Piping:** Insurance for homes with Kitec piping *is* available. Call a number of insurance representatives to ensure you are accessing all available markets in your area.
- **Wood Stoves:** Many insurance companies will insure homes with wood stoves, and most often there are various underwriting guidelines that each insurer sets out around their installation, etc.
- **Older and Heritage Homes:** Insurance for these types of homes is available so contact a number of insurance representatives to ensure you are accessing all markets available in your area.
- **Overland Flooding:** Overland flooding occurs when bodies of water, such as rivers and other water courses, overflow onto dry land and cause damage to residential areas by coming into the home through windows and over door sills. This coverage is now available for homeowners in Canada. However not all insurers offer it so it's important to contact as many brokers and direct writers to see whom may sell the coverage and if you qualify.
- **Sewer Backup:** This coverage is widely available. Coverage may vary a great deal, with some insurance companies including it as part of the home insurance policy while others offering it as additional coverage with limitations.
- **Roofs, Aluminum Wiring, Knob-and-Tube Wiring and Inspections:** Coverage and underwriting guidelines regarding these topics will vary among insurance companies.

Insurance Agents/Brokers can shed valuable light on these matters and help homeowners find the products, coverage and prices best suited for them.

Further Resources

Visit IBC's website, ibc.ca, for more information.

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