

CONSIDER FLOOD RISK BEFORE YOU BUY



Overland floods are common in low-lying areas along rivers, known as **flood plains**. Many homeowners in Alberta have unknowingly purchased homes in high-risk areas as it is uncommon for developers to openly communicate this information.

FLOOD INSURANCE



Your insurance policy may include damages from sewage backups. However, most Canadian policies do not include overland flooding. Research insurance options and consider these costs before you buy a home.

FLOOD-PROOF YOUR HOME



- Invest in your home and install a sump pump or reverse flow valve.
- Use weather protection sealant around basement windows and ground level doors.
- Ensure downspout drainage moves water away from your home.

KEEP AN EMERGENCY FUND



Consider setting up an emergency fund if you live in a flood zone. For large-scale and exceptional flooding events, Alberta's Disaster Recovery Program may cover only a portion of your damages.

SAFEGUARD YOUR VALUABLES AND DOCUMENTS



Store your valuables on higher floors in your house and keep important documents in the cloud. Keep an inventory of valuable items, save receipts and take photos for insurance claims.

MAKE AN EMERGENCY KIT



Have an emergency kit ready with 3 days worth of food and water, flashlights, medicine, a first aid kit, blankets and warm clothes.