PEACE HILLS
INSURANCE

OUR POLICY IS WORKING FOR YOU

Why Peace Hills?

Statistics show that water is now the number one threat to your home. Because of increased incidences of severe weather even homes that are not situated on flood plains are susceptible to flooding and water damage. Water Plus is a comprehensive product that covers freshwater flooding, sewer backup and sewer backup mitigation.

Contact your independent insurance broker for eligibility and minimum insurance requirements.

Where it's available

1 Homeowner Policies

2 Condominium Policies

3 Tenant Policies

4 Rented Dwelling Packages

PEACEHILLSINSURANCE.COM

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What's covered?

- Flooding as the result of rising, breaking out or overflow of any inland body of water or watercourse (natural OR manmade)
- Sudden and accidental entrance of surface water into your home or detached private structures through a point at or above the surface of the ground
- Additional Living Expense should you need to live elsewhere while damages are being repaired
- Sewer backup
- Sewer backup mitigation - following an insured sewer backup loss, we provide up to $1,000 for the installation of a normally open backwater valve installed on the main line or a sump pump with a back-up power supply

What's not covered?

- Flooding as a result of any tidal body of water or watercourse, tsunami, seiche, storm surge, waves or tidal waves
- Shoreline ice-build up or waterbourne ice or other objects unless another cause of loss that is insured occurs at the same time and contributes to the loss or damage
- Continuous or repeated seepage or leakage of water
- Ground water or rising of the water table unless another cause of loss that is insured occurs at the same time and contributes to this loss or damage
- Loss or damage occurring while your property is vacant or under construction, unless we have given permission for construction or vacancy
- Loss or damage from the intentional breach of any dam or levee built to control any natural or man-made watercourse or body of water