



BARAK

Insurance & Financial Group Inc.

 co-operators



by Liv Gauthier



Co-operators Key Coverages

- Comprehensive Water Coverage
 - This coverage makes it easy to protect your home and valuables against sudden and accidental water damage, which may be caused by:
 - water, septic or sewer backups, storm surges, waves and spray, the overflow of any natural or man-made body of water, surface water, a rising water table, etc.
- Enviroguard Coverage
 - Receive an additional 10% (up to \$50,000) of your claim to replace damaged or destroyed property with more eco-friendly and sustainable products, including renewable energy and energy efficiency retrofits, sustainable building materials, and more.

TomorrowStrong™

With this coverage, you can receive up to:

- \$3,000 to replace or repair a damaged roof with more resilient roofing materials.
- \$1,500 for hurricane straps (secures your roof to increase hurricane & tornado resistance).
- \$1,000 for water leak detectors, sump pumps, surge protectors, and more.





Co-operators Sustainability Discounts

- Loss-Prevention Device Discount
 - Receive preferred rating on your home insurance if you have a backflow prevention device (BPD) or an automatic powered backup sump pump.
- Envirowise™ Discount
 - Savings for owners of eligible Leadership in Energy and Environmental Design (LEED) certified homes. Condominium unit owners or tenants may also qualify for Envirowise.
- Hybrid and Electric Vehicle Discount
 - An automatic 5% discount for clients who drive hybrid and/or electric vehicles in select provinces and territories.

● **Ways Co-operators Can Help You Recover Sustainably After Extreme Weather**

- Eco-Friendly Networks
- Zero-Waste Initiative
- Drying-In-Place
- Soft-Contents Cleaning





Co-operators' *ReClaim* Program



Extreme Weather Preparation

- Emergency supply kits*
- Family emergency plan*
- Keep updated on weather alerts*
- Identify the safest area for shelter in your home*
- Take a home inventory*
- Keep outdoor accessories secured
- Keep debris away from the exterior of your home
- Check for weak branches or trees on your property
- Consider using weather-resistant roofing and siding*
- Consider installing a sump pump with back-up power*



*Lists & further guidance is available on cooperators.ca and canada.ca

Helpful Resources

Co-operators Online Resources

- Rainproofing checklist for homeowners
- Online water risk assessment
- Sustainable living ideas list
- Water damage prevention checklist
- Flood safety checklist (before, during & after)
- Top wildfire safety tips for Canadians
- FireSmart home development guide
- Ice storm safety tips

Check out Canada.ca's ENERGY STAR® appliance search list!



Contact Us

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