

## **Insurers brace for deluge of claims over snow, floods**

### Brokers say residents need to check their policies carefully

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Think you're in the clear because your roof hasn't collapsed? Think again.

Insurance brokers are warning homeowners that a minefield of problems will be uncovered when warmer weather adds moisture and weight to snow piled up on roofs, and flooding concerns become the new worry of the month.

Brokers contacted by the Citizen said they hadn't yet received any calls relating to roof collapses, but so far, three roofs have buckled in Ottawa, including a Rockcliffe Park residence that had a collapse Friday, before Saturday's storm hit. City officials were alerted a few days ago and the collapse is still under investigation.

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Harry Binks, president of Binks Insurance Brokers Ltd., said he is also concerned that basements aren't prepared.

While insurance covers flooding relating to burst pipes and sewer backups, it doesn't cover snow melt. He said residents could also see some damage from damp and mould, which will also not be covered.

"People need to examine their policies and make sure they understand them," Mr. Binks said, adding it's also a good idea to get valuables out of the basement before the spring melt begins.

He said another consideration is the danger of snow falling onto cars, and people falling off roofs as they try to get rid of the snow buildup.

Mr. Binks added his to a chorus of other voices, including the city's, that are warning homeowners to seek professional help for snow removal.

Chris Hesson, the owner of the home on Keenan Avenue whose roof split apart Monday, is meeting with his insurance broker tomorrow to discuss the damage.

Mr. Hesson said three quarters of the roof is now gone and has been taken away in pieces. His family was able to return yesterday to grab some clothes, and moving vans will arrive this morning to transfer larger items into storage. The final damage and the livability of the structure are still to be determined.

For now, the family is living with in-laws and does not anticipate getting back into their home for at least six months -- if it's even possible. "They're optimistic," he said of the engineers examining the structure. "Some of the walls seem to be OK."

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