



Ecclesiastical Insurance Office plc

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FOR IMMEDIATE RELEASE

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MANITOBA'S PLACES OF WORSHIP THREATENED BY FLOOD DAMAGE

DATELINE WINNIPEG – CBC News reports that “The Canadian military is on standby to help in Manitoba's battle against the impending Red River flood...” with the crest anticipated to hit Winnipeg between April 12 and 17.

In Canada, heavy rainfall, snow melt, and in particular, ice jams are major causes of flooding. National figures are not available, but on a provincial scale, data for the Saint John River basin in Atlantic Canada indicate that over two thirds of total provincial flood damage costs are due to ice-related events. (*Source: Environment Canada*). For most Canadian rivers, the annual peak water levels are caused by ice jams resulting from the accumulation and build up of ice fragments that restrict the flow of water, creating a temporary obstruction. Jams form during the freeze-up and break-up periods, but it is usually the break-up jams that have the greater flooding potential.

Places of worship in flood affected areas are as much at risk as residential homes, farms, and farm land. The damage caused by flood water entering a property can be devastating; so it is advisable to take a few simple and practical steps to protect your place of worship and those within your community who may be adversely affected.

Preparing for a Flood event

1. Check your insurance coverage, both buildings and contents, to confirm that you are covered for flooding and that the values declared have been reviewed and are up to date
2. Make sure someone who has easy access to your place of worship knows how to turn off your gas, electricity and water mains supplies. If in doubt contact your supplier now. Mark the appropriate switches to help the nominated person(s) to remember the process when the time comes
3. Prepare a contact tree - who needs to be contacted for what and when. Ensure that all persons on the contact tree have a copy and know their individual responsibilities. Include cell phone numbers
4. Listen to local news and radio broadcasts for up-to-date information. Your provincial government or local municipality may also be giving out information, so know where to look. For example, the Government of Manitoba issues current flood forecasting reports on their website. These can be accessed by using the link below

<http://www.gov.mb.ca/waterstewardship/floodinfo/floodsheet.html>

5. Your local municipality may provide you with sandbags during the flood event, but these are likely to be scarce. You can buy your own bags and sand or fill pillow cases and plastic bags with earth. **Note:** following a flood these may become contaminated so exercise caution when handling and disposing of these.

6. Consider what needs to be moved out of your place of worship and/or associated outbuilding, garage or shed. If possible, all moveable contents including rugs, carpets, electronic equipment including PA systems, musical instruments, religious artifacts, furniture etc. should be removed to a place of safety securely stored away from the flood affected area. If this is not possible or practical then move these items to an upper floor, balcony or gallery above the anticipated flood level.
7. Automobiles and mechanical plant such as lawn mowers, snow blowers, etc. should be removed from the grounds to a place of safety.
8. Put plugs in sinks, basins and baths and weigh these down with a sandbag or other heavy object
9. Charge your cell phone before the anticipated flood event occurs

After a Flood

1. First check that it is safe to enter your place of worship or other property – use caution as there may be hidden dangers in the flood waters such as sharp objects, raised manhole covers and pollutants
2. If your place of worship has suffered damage, contact your insurance broker who will notify your insurers on your behalf
3. Always wear waterproof outerwear, gloves, boots and a face mask when clearing up after a flood.
4. If your electricity supply is not already switched off at the main intake, get a qualified and licensed electrician to do this. **DO NOT** touch sources of electricity when standing in flood water.
5. You can get water out of your place of worship using a pump and generator. Position the generator outside and only pump out when the flood levels outside the property are lower than inside, this reduces the risk of structural damage.
6. Shovel any mud away evenly from both sides of a wall, again this reduces the potential for pressure build up and possible structural damage
7. If you are drying the property naturally then keep all doors and windows open as much as possible. If dehumidifiers are being used then close external doors and windows.
8. In most cases, your insurance company will send an independent loss adjuster to assess the damage and coordinate the cleanup process. They will confirm what repairs are needed and what is covered by your insurance policy.

Further information on the affects of flooding in Canada can be found on the Environment Canada website

http://www.ec.gc.ca/water/en/manage/e_manag.htm

For more information on other risk management issues, visit our website at www.ecclesiastical.ca. Visit our Press Room or click on the Risk Management tab, then on “Click here to sign up now”. Complete the new user registration form and you will receive a return email confirming your password. Use your password and email address to access our risk management White Papers.

About Ecclesiastical Insurance

Ecclesiastical Insurance is the insurer of choice for Canada's places of worship. The company was established in the United Kingdom in 1887 and opened in Canada in 1972. Ecclesiastical is owned by a charitable trust and is committed to serving the needs of its customers and the larger community. Group profits (other than funds required for business operations) are redistributed for the benefit of faith and charitable initiatives. Ecclesiastical is rated "A" by A.M. Best, and "A-" by Standard and Poor's.

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