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Water Protection Coverage



Small Enough to Care, Big Enough to Share

New Product Coverage Effective

July 2018

Keep your Head Above Water with Water Protection Coverage



Protecting homeowners from costly exposures

Germania Mutual Insurance Co. Is now offering:

New, simplified Water Damage Protection

Comprehensive coverage for homeowners, farm, tenants, renters and seasonal properties

Stand alone Sewer Back up Coverage is still available

Peace of mind for you and your family.

Our Coverage is the Best, here's why!

<u>Situation</u>	<u>Sewer Backup Coverage</u>	<u>Water Protection</u>
Only sewage enters your home thru sewer, sump or septic tank, but no other location	Included	Included
Only water enters your home thru sewer, sump, or septic tank, but no other location	Included	Included
Severe rain storm causes surface water to enter your home	Not included	Included
A Lake or river overflows, causing flood water to enter your home	Not included	Included
Sewage or water enters your home thru sewer, sump or septic tank at the same time as surface water, flood or ground water, which comes in thru your window/ door, walls or floor	Not Included	Included

Our Mission:

"To provide secure insurance for our policyholders and ensure prudent long term growth while preserving our rural Saskatchewan roots"

WHEN YOU HAVE A CLAIM WE'LL BE THERE FOR YOU

Coverage Comes Into Effect With the Sudden & Accidental Entrance of..

Flood Overflow from any inland body of water whether natural or man-made

Ground Water Snow melt and other ground saturation below the surface

Surface Water Extreme Rain

Sewer Backup Water or sewage from sewer, septic, sump pit or drain escapes or overflows

Contact your Insurance Broker and Ask for

Germania Mutual Insurance

Water Protection

Here's Why You Need It...



#1: Changing weather means more severe damage and higher costs to repair

#2: Climate change, aging housing, catastrophic weather events and seasonal changes—these are all reasons why water damage is now the #1 contributor to claims in the Province today.

Our Water Protection program offers comprehensive water damage coverage now, to the vast majority of qualifying policyholders.