QUBIT

Winter Freeze-Up Guide

A checklist for Montreal homeowners and condo owners

450-234-2120
info@qubitinsurance.ca
qubitinsurance.ca

Burst pipes and water seeping through the roof are the winter claims we see most often. Use this checklist before temperatures drop, and keep it handy in case something goes wrong.

1. Outside the home

- [ ] **Close exterior water valves.** Shut off and drain every outdoor tap, including those for the driveway or for watering plants in the backyard.
- [ ] **Disconnect garden hoses** so water can't sit in the line and freeze.
- [ ] **Check the roof and eavestroughs.** Snow and ice buildup can melt and seep into the home through the roof.

2. Inside the home

- [ ] **Check your heating system.** Many burst pipes start with a heating system that has failed or isn't working properly.
- [ ] **Check crawl space and basement temperatures.** These areas are often the first place pipes freeze.
- [ ] **Inspect windows and doors.** Repair any faulty or damaged windows and doors that let cold air in near plumbing.
- [ ] **Find your main water shut-off valve** and make sure everyone in the home knows where it is.

3. If you're going away

Homes left unattended for 30 days or more can be subject to specific policy conditions.

- [ ] **Call your broker before you leave** to confirm what your policy requires while the home is empty.
- [ ] **Keep the heat at a proper setting.** Turning the heat too low, or off, can leave pipes exposed to freezing.
- [ ] **Arrange for someone to check the home** regularly while you're away.
- [ ] **Ask about shutting off and draining the water supply** if you'll be gone for an extended period.

4. For condo owners

Water damage can spread between units, so know how your policy works alongside the syndicate's.

- [ ] **Syndicate deductible:** find out what it is and whether the syndicate can ask co-owners to contribute to it.
- [ ] **Water damage limits:** ask what happens if a loss exceeds the syndicate policy's limit, and whether the remaining cost could be divided among co-owners.
- [ ] **Who covers what:** the syndicate's policy generally covers the building, while improvements and betterments inside your unit fall under your own condo owner policy.
- [ ] **Read the declaration of co-ownership** and the syndicate's insurance summary, then make sure your own policy fills the gaps.

5. If water damage happens

Acting quickly to stop or limit the damage is expected and can affect how your claim is handled.

- [ ] **Shut off the water** at the main valve.
- [ ] **Call a plumber or contractor right away** to stop the leak and limit further damage.
- [ ] **Take photos and video** of the damage before cleanup, and keep receipts for any emergency repairs.
- [ ] **Call your broker** to report the claim and get guidance on next steps.

Questions about your coverage?

Talk to a Qubit Insurance broker. We compare policies from 24 insurers and serve clients in English, French, Punjabi, Hindi and Urdu.

Phone: 450-234-2120
Email: info@qubitinsurance.ca
Website: qubitinsurance.ca
Contact us: qubitinsurance.ca/contact

Saint-Laurent office
438 Rue Isabey, Suite 210
Saint-Laurent, QC H4T 1V3

Montreal office
1155 Rue Metcalfe, Suite 1500
Montreal, QC H3B 2V6

Follow us
Facebook · Instagram · LinkedIn

Get a Free Quote

This guide offers general information only. Coverage, conditions and exclusions depend on your specific policy. Speak with a licensed broker about your situation.