OTTAWA FLOOD RESTORATION

Insurance Claims

Flood and sewer-backup coverage, documenting damage, adjusters, decisions in writing, and the route for a dispute: your insurer first, then GIO, then FSRA

8 Expert Answers from Flood Repair IQ

ottawafloodrestoration.ca/construction-brain

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Q1

What should I ask my insurer before flood repairs start in Kanata?

Getting clear answers from your insurer before a single piece of drywall comes out can prevent disputes over what gets paid and what does not. Call your insurer first, and ask every question in writing so you have a record.

What to ask your insurer

Start with coverage. Ask whether your policy includes overland flood coverage, sewer-backup coverage, or sump-pump-failure coverage, because Canada.ca notes that "coverage for flooding is not typically included in a standard policy." Your policy wording decides what applies to your specific loss, and the Financial Consumer Agency of Canada notes that claim time limits "usually varies from 90 days to 12 months," so confirm your deadline in writing.

Ask how contractor choice and payment work under your policy. Your insurer should tell you in writing whether you can choose your own contractor, whether they issue payment directly to you or to the contractor, and what documentation they need before approving repair costs.

Ask what documentation they require before cleanup begins. The City of Ottawa advises photographing and documenting damaged property before beginning cleanup, where it is safe to do so, and keeping all receipts. Ask your insurer specifically whether they need an adjuster on site before you discard anything, and ask for written confirmation if materials must be removed quickly for health and safety reasons.

Ask about the scope of covered repairs. Flood repairs put back what was damaged, and your insurer should confirm in writing which materials and labour costs fall within your coverage. Ask whether they require itemised estimates, and whether there is a cap on any category of work.

If your insurer denies part or all of your claim, ask for a letter that clearly states their final decision. The Financial Consumer Agency of Canada recommends requesting that letter in writing. From there, if you disagree, the path runs through your insurer's own complaint process, then the General Insurance OmbudService for policyholders of member insurers once you have a Final Position Letter, and then a complaint to FSRA, which notes it cannot mediate disputed claims and recommends seeking legal advice.

Before any contractor begins work, have a written contract in hand that sets out the full scope of repairs, the price, and the start and completion dates.

Q2

What does the adjuster need from me after a basement flood in Stittsville?

Your insurer is your first point of contact after a basement flood, and the documentation you bring to that first call shapes everything that follows. Photograph and document all damaged property before cleanup begins, where it is safe to do so. Keep every receipt from that point forward.

What the adjuster will work from is your record of the damage and your costs. Practically, that means:

- photographs and video of the affected areas and contents, taken before anything is moved or discarded
- a written inventory of damaged items, with approximate age and value where you know them
- receipts or invoices for any emergency work already done
- a note of anything discarded for health and safety reasons, with photos if possible, since the City of Ottawa advises notifying your adjuster before materials are thrown out

Your policy wording decides what is covered. Overland flood and sewer-backup coverage are optional add-ons under FCAC's guidance; Canada.ca states that "coverage for flooding is not typically included in a standard policy." Ask your insurer, in writing, how contractor choice and payment work under your policy, and ask for confirmation of what endorsements you carry.

FCAC notes that claim time limits "usually varies from 90 days to 12 months," so ask your insurer for the specific deadline in your policy and get that answer in writing. If your insurer reaches a final decision you disagree with, ask for a letter that clearly states that final decision. From there, the General Insurance OmbudService is available at no cost to policyholders of member insurers once you have that letter.

One thing worth knowing: the City of Ottawa states it is not an insurance provider and does not automatically compensate residents, and under the Municipal Act municipalities are not liable for water or sewage escape damage unless negligence is proven.

Before any contractor starts work, have a written contract in hand that sets out the full scope, the price, and the start and completion dates.

Q3

Does home insurance cover a sewer backup in Ottawa?

Sewer-backup coverage is an optional add-on, not part of a standard home insurance policy. Canada.ca states that "coverage for flooding is not typically included in a standard policy," and FCAC notes that home insurance policies "may not cover floods and sewer backup" and that you "may need to buy additional coverage."

Whether your policy responds to a sewer backup depends entirely on your policy wording. Endorsements may include overland flooding, sewer backup, or sump-pump failure coverage, and your policy may exclude certain causes. The only way to know is to read your declarations page and the endorsement wording, then ask your insurer to confirm in writing what is and is not covered for this specific event.

If you do have sewer-backup coverage, your insurer is the first call. Before anything is removed or discarded, photograph and document every damaged area and item. The City of Ottawa advises keeping receipts for any emergency expenses. If materials need to come out quickly for health and safety reasons, the City says to notify your adjuster before discarding them, or as soon as possible afterward.

FCAC notes that claim time limits "usually varies from 90 days to 12 months," so check your policy for the deadline that applies to you. If your insurer denies the claim and you disagree with the decision, ask for a letter that clearly states the insurer's final decision. From there, the General Insurance OmbudService is available free of charge to policyholders of member insurers once you have that Final Position Letter. If the dispute is not resolved, a complaint to FSRA is an option, though FSRA notes it "cannot make an insurance company sell you a policy or mediate disputed or denied claims" and recommends seeking legal advice.

One program worth knowing: the City of Ottawa offers a Compassionate Grant of $1,000 for homeowners affected by basement flooding caused by sewer surcharging. It does not apply to appliance failure, a blocked sewer lateral, or overland flooding through a foundation crack or window well. You need to apply within one year of the flooding event, and proof requires two or more items, with photos alone counting as only one.

Before you move or discard anything, take dated photographs of every affected surface, item and drain, and keep them somewhere safe alongside any receipts or invoices you receive.

Q4

Should I wait for the adjuster before booking flood repairs in Nepean?

Waiting for the adjuster before booking repairs is not always the right call, and your policy wording is what decides how much flexibility you have. The City of Ottawa says your insurance company should be your first point of contact, and that you should photograph and document damaged property before beginning cleanup where it is safe to do so. Beyond that, the City also says to keep receipts and to notify your adjuster if materials are discarded for health and safety reasons.

That last point matters here. Some tear-out cannot wait. Health Canada says flooring soaked by flood water should be removed and discarded, and Ottawa Public Health says porous wet materials such as drywall and insulation should come out. If mould is a concern, Ottawa Public Health notes that drying within 48 hours makes it less likely to develop. An adjuster visit scheduled days away can put you past that window. Document everything thoroughly before anything is removed, then proceed with what is genuinely urgent for health and safety reasons, keeping every receipt.

What you should ask your insurer, in writing, before signing a repair contract:

- Whether you need the adjuster's sign-off before work begins, or whether documented photos and receipts are enough to proceed.
- How contractor choice and payment work under your policy.
- What the claim filing deadline is under your specific policy (FCAC notes it usually varies from 90 days to 12 months, as written in your policy).
- Whether estimates or invoices need to be submitted in a particular format.

Get the answers in writing, not just over the phone. If your insurer makes a final decision you disagree with, the General Insurance OmbudService is available to policyholders of member insurers once you have a Final Position Letter from your insurer.
Ask your insurer, in writing, how contractor choice and payment work under your policy before you commit to anyone.

Q5

Can FSRA overturn a denied flood claim in Ontario?

FSRA cannot overturn a denied flood claim. The Financial Services Regulatory Authority of Ontario states plainly: "we cannot make an insurance company sell you a policy or mediate disputed or denied claims. We recommend you seek legal advice."

That said, FSRA is not your first stop. If your insurer denies or disputes a claim, the path runs in a specific order. Start with your insurer's own internal complaint process. If that does not resolve the matter, and once you have a Final Position Letter from the insurer, you can bring the dispute to the General Insurance OmbudService (GIO). Once you are there, GIO is free for policyholders of member insurers. If you have gone through both of those steps and the matter is still unresolved, a complaint to FSRA is an option, but FSRA says it cannot mediate disputed or denied claims. At that point, the regulator's advice is to seek legal counsel.

A few things shape how far any of this goes. FCAC notes that claim time limits "usually varies from 90 days to 12 months," so check your policy wording for the deadline that applies to you. Flood and sewer-backup coverage are optional add-ons and Canada.ca says "coverage for flooding is not typically included in a standard policy." Whether your policy includes overland flooding, sewer backup or sump pump failure determines whether there is a covered loss to dispute in the first place. Ask your insurer, in writing, for the specific policy provision they relied on to deny the claim, and ask for the Final Position Letter by name so the GIO process can begin if needed.

Keep every document: the denial letter, any adjuster notes, your photographs, and all receipts for emergency measures you took after the water was gone. FCAC recommends asking for "a letter that clearly states your insurer's final decision".

When you are ready to move forward with repairs regardless of how the claim resolves, ask any contractor for an itemized quote that names each item coming out, describes how the space will be dried, and lists what materials go back in.

Q6

My Orleans flood claim was denied. What are my next steps?

A denied flood claim is not necessarily the end of the road. The steps below follow the order GIO and FSRA describe.

Start with your insurer's own complaint process. Ask for a letter that clearly states the insurer's final decision, sometimes called a Final Position Letter. That letter is what you need before you can take the dispute anywhere else. While you are waiting for it, pull together everything you have: photos taken before cleanup, receipts for any emergency work, the adjuster's written notes, and any written explanation of why the claim was denied.

Once you have the Final Position Letter, you can bring the dispute to the General Insurance OmbudService (GIO). GIO is free for policyholders of member insurers and handles disputes after the insurer's own process is finished. If you want to go further, the Financial Services Regulatory Authority of Ontario (FSRA) accepts complaints, but FSRA is clear that it cannot make an insurance company sell you a policy or mediate disputed or denied claims, and it recommends you seek legal advice.

A few things are worth checking before you go further. Coverage for flooding is not typically included in a standard policy, as Canada.ca puts it; overland flood and sewer-backup coverage are optional add-ons. If the denial is based on what type of water caused the damage, your policy wording is what decides, not a general rule. FCAC says the time limit to make a claim "usually varies from 90 days to 12 months", so confirm your deadline in writing with your insurer.

If your damage was caused by sewer surcharging rather than overland flooding, the City of Ottawa's Compassionate Grant offers a $1,000 payment to affected homeowners. It does not apply to appliance failure, a sewer lateral blockage, or overland flooding through a foundation crack or leaking window well. Apply within one year of the flooding event and the City asks for two or more items as proof of damage or costs over $1,000, where multiple photos count as one item.

Get the Final Position Letter in writing from your insurer today, then decide whether GIO or a lawyer is the right next call.

Q7

How long do I have to file a flood claim in Ontario?

The time limit is set out in your policy. FCAC notes that the time limit "usually varies from 90 days to 12 months" depending on your policy wording, so the first thing to do is read your policy or call your insurer to get the exact limit in writing.

A few things shape how that window works in practice. Flood (overland) and sewer-backup coverage are optional add-ons, not standard. Canada.ca states that "coverage for flooding is not typically included in a standard policy," and FCAC notes that "home insurance policies may not cover floods and sewer backup." Whether you have coverage at all depends entirely on what endorsements you purchased. Your policy wording is the document that decides.

The City of Ottawa says your insurance company should be your first point of contact after a flood. Before cleanup begins, photograph and document all damaged property where it is safe to do so. Keep every receipt for any work or materials, and the City says to notify your insurance adjuster if materials are discarded for health and safety reasons.

If your insurer denies the claim or you disagree with the decision, ask for a letter that clearly states the insurer's final decision. That Final Position Letter is what you need to bring a complaint to the General Insurance OmbudService (GIO), which is free for policyholders of member insurers. After GIO, a complaint to FSRA is an option, though FSRA notes it cannot mediate disputed or denied claims and recommends seeking legal advice for those situations.

A few things to have in writing before the file moves forward:

- the exact claim deadline under your policy
- your insurer's position on contractor choice and how payment works
- confirmation of which endorsements (overland flood, sewer backup, sump pump failure) are active on your policy

If work has already started, the single most useful document to secure right now is a written statement from your insurer confirming what it has approved and what it has not.

Q8

Why does an Ottawa flood claim dispute need a Final Position Letter?

The Final Position Letter is the document that unlocks the next step in a dispute. The General Insurance OmbudService (GIO) says you must first try to resolve the issue with your insurance company; once you receive a Final Position Letter, you can bring your complaint to GIO.

So the order is: your insurer's own complaint process first, then the GIO with the Final Position Letter. Once you have that letter, the GIO service is free for policyholders of member insurers. If the GIO cannot resolve the matter, a complaint to FSRA is a further option, though FSRA is clear that it "cannot make an insurance company sell you a policy or mediate disputed or denied claims" and recommends seeking legal advice at that stage.

A few things shape how this plays out for a flood claim specifically. Overland flood and sewer-backup coverage are optional add-ons under Canadian policies. Canada.ca states that "coverage for flooding is not typically included in a standard policy." FCAC notes that the time limit for making a claim "usually varies from 90 days to 12 months." Check both points in your policy wording before the dispute goes further.

When you receive any decision from your insurer, ask for it in writing. If the insurer's position is that a particular item is not covered, or that a repair method is not approved, ask for a written explanation of the policy wording it relies on. Keep every receipt and photograph you have, because those records support your position if the dispute goes further.

A few things to have in writing before or during any dispute:

- the insurer's written explanation of any denial or partial payment
- the Final Position Letter
- your own documentation: photos taken before cleanup, receipts, and any contractor estimates

Once you have contractor estimates in hand, ask each one for an itemized breakdown showing what materials come out, how the space is dried, and exactly what goes back, so you can match the scope to what your insurer has agreed to cover.

Disclaimer: This guide is provided for informational purposes only by Ottawa Flood Restoration. It does not constitute professional advice. Always consult qualified contractors and your local building authority (the City of Ottawa) before repairs start. Removing drywall so insulation can dry needs no building permit; replacing insulation with a different type or replacing framing does. Information is current as of November 22, 2026 and may change. Visit **ottawafloodrestoration.ca** for the latest answers.