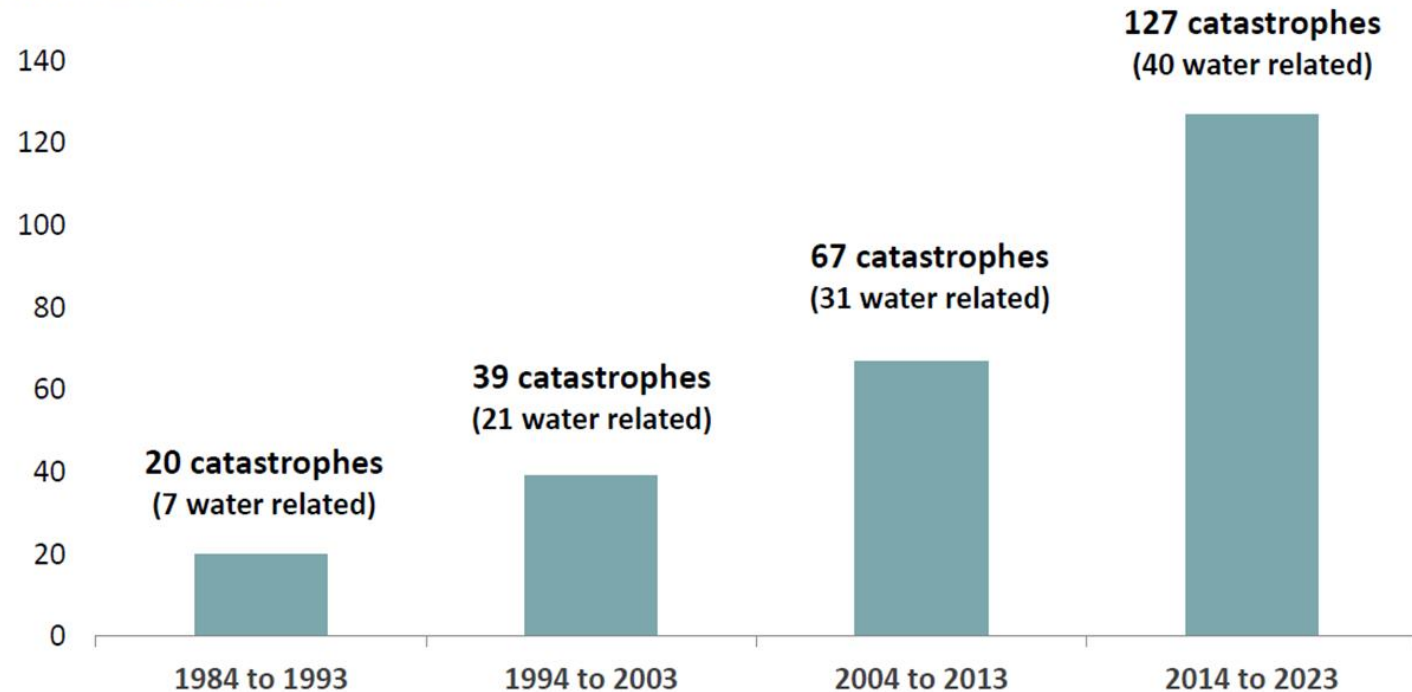


Emergency Preparedness in Ottawa



Insured Catastrophic Losses in Canada

Number of Events



A catastrophic event is declared when insured losses exceed \$30 million or more

Sources: CatIQ, PCS, IBC Facts Book, IMF WEO Database.

Between 1983 to 2007, events that incurred loss < \$25 million (adjusted using GDP per capita at current prices in 2008 as the base year) are excluded. This threshold was \$25 million from 2008 till September 2023 and increased to \$30 million since October 2023.

Perils included: Flood, Water, Rain, Storm, Snow, Ice, Hail, Wind, Tornado, Hurricane



Residential policies

- Are either based on: 1) named perils, or 2) comprehensive/all risk
- Water damage resulting from the overflow of fresh water (lakes and rivers), heavy rain and spring thaw is not covered in a standard home policy
- Sewer back-up coverage is generally not included unless purchased as an add-on (same for earthquakes)
- Insuring for replacement cost vs. actual cash value will incur higher premiums but will enable you to adequately replace your lost items with no deductions for depreciation

Best practices focus on a combination of risk assessment, optimizing coverage, and home hardening (mitigation)

Personal Preparedness

- Make a plan for sheltering in place or evacuation
- Build a kit with the essentials for at least three days:
 - Water and non-perishable food
 - Flashlights and extra batteries
 - Power bars for device charging
 - Battery-powered or hand crank radio
 - Key documents; medicine; cash in small bills
- Stay informed and practice
- Additional considerations: pets and power-dependent medical devices

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Community Resiliency

- Networks, trust, and reciprocity among community members is consistently shown to be a major factor in faster disaster recovery
- Get to know on your street, who needs help and who can give it
- The City of Ottawa will always provide supports to at-risk residents during large-scale emergencies:
 - Emergency reception centres
 - Emergency food distribution
 - Regular information updates
 - Coordination of essential social services





Thank you!

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