



For immediate release
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Emergency Preparedness Week (May 5-11)

Quebec home retrofitted to reduce the impact of winter storms and earthquakes

(Toronto) May 8, 2013 – [The Institute for Catastrophic Loss Reduction](#) (ICLR) in partnership with [Desjardins](#) retrofitted a Quebec home to reduce the impact of winter storms and earthquakes. As part of the insurance industry's ongoing commitment to educate Canadian homeowners about disaster safety, ICLR has once again chosen Emergency Preparedness Week (May 5-11) to unveil its latest home retrofit project, this time in Quebec City, Quebec.

Glenn McGillivray, Managing Director of ICLR and Jocelyn Laflamme, Vice-president of Ratemaking and Business Solutions from Desjardins Insurance, conducted a media tour of the home. Says McGillivray: "Actions taken to make a home more resilient to natural catastrophes should reflect local hazard risk. Quebec represents one of three of the most seismically active areas in Canada. Additionally, the region is regularly hit with several severe winter storms every year. Homeowners can prepare now for hazards that will inevitably strike in the future."

The Quebec home retrofit includes:

- Installing snow melt cables on roof edges and gutters to prevent the formation of ice dams
- Applying safety and security film to windows
- Installing an electric surge protection system
- Installing an emergency generator with propane fuel tank
- Building a secure framing around the propane tank
- Installing a fire extinguisher
- Installing insulation around the main door
- Securing the hot water tank
- Securing cabinet doors
- Installing armoured supply hoses on the washing machine.

According to Natural Resources Canada, approximately 450 earthquakes occur in eastern Canada each year. Of this number, an average of four will exceed magnitude 4. There are two main earthquake seismic zones in the province of Quebec. The Western Quebec Seismic Zone is made up of a large area that encompasses the Ottawa Valley from Montreal to Temiscamingue, as well as the Laurentians and Eastern Ontario. The urban areas of Montreal, Ottawa-Hull and Cornwall are located in this zone. The Charlevoix Seismic Zone, located approximately 100 km downstream from Quebec City, is the most seismically active region of eastern Canada.

Quebec winters are often cold, windy and snowy with average highs of -5 to -8 °C and lows of -13 to -18 °C. Quebec City is one of the snowiest cities in Canada. On average, it receives 316 centimetres of snowfall each year. However, Quebec City experienced the heaviest snowfall on record in 1970-71 when it received 460 centimetres of snow. That record held until 2007-08, when the city was hit with just over 500 centimetres of snow. 'Big' snowstorms of over ten centimetres a day occur, on average, nine times per year.

According to McGillivray: "We can prevent natural hazards from becoming disasters if people undertake simple, appropriate preventative measures beforehand. Such actions and measures are affordable and take little time to do. That's what we want to demonstrate today in this home."

"At Desjardins, we're extremely happy to be involved in this initiative," notes Sylvie Paquette, President of Desjardins General Insurance Group, a member of ICLR. "ICLR's prevention work and annual awareness campaigns fit perfectly with our prevention message. We know that there are ways to significantly reduce the impacts of Mother Nature's whims on our homes. Often, when it comes to earthquakes, snowstorms, high winds, and similar events, we can take proactive measures to protect our property. ICLR's projects prove just that, and we want to help spread the word."

This is the eleventh year that Canada's insurers, through ICLR, have showcased a retrofitted home as part of Emergency Preparedness Week. The Institute has also retrofitted a community health centre, and has retrofitted child care centres across Canada as part of its "Protecting our Kids from Disasters" program.

Established in 1998 by Canada's property and casualty insurers, ICLR is an independent, not-for-profit research institute based in Toronto and at the University of Western Ontario in London, Canada. ICLR is a centre of excellence for disaster loss prevention research and education. ICLR's research staff is internationally recognized for pioneering work in a number of fields including wind and seismic engineering, atmospheric sciences, water resources engineering and economics. Multi-disciplined research is a foundation for ICLR's work to build communities more resilient to disasters.

A subsidiary of [Desjardins Group](#), Desjardins General Insurance Group provides home and auto insurance to consumers across the country and commercial insurance to businesses in Quebec. With 3,700 employees across Canada, a portfolio of more than 2.1 million policies in force, gross written premiums of \$2.0 billion and assets of over \$4.3 billion, DGIG ranks among the largest P&C insurers in Canada.

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