#### FREQUENTLY ASKED QUESTIONS

# My property has been damaged as a result of City activity. What should I do?

Write down the details of when and how the damage occurred including the date, time and location. If possible, identify the company, equipment or event that you believe caused the damage.

### Should I call my insurance company?

Yes. Your insurance policy may provide coverage for this type of loss. Your insurance company or broker can provide you with this information.

### What should I do with my damaged property?

If possible, document your damages with photos and keep your invoices. Keep any damaged property available for inspection, if required at a later date.

### Should I notify the City about my damages?

If you wish to make a claim to the City for property damage, follow the procedures outlined in this brochure. Each claim will be examined individually and a decision made based on its own merits.

The information contained herein is provided as an informal guide only to assist users with the claims process. It shall not be used as legal advice.

The City of Portage la Prairie accepts no liability arising from the interpretation of the information provided in this brochure.

#### **MAKING A PROPERTY CLAIM**

If you have filed a claim with your insurer, they will contact the City of Portage la Prairie to make a claim on your behalf if they believe the City is liable. To make a claim against the City of Portage la Prairie for property damage, submit a letter to the address below:

Manager of Administration
City of Portage la Prairie
97 Saskatchewan Ave. E.
Portage la Prairie, MB, R1N 0L8
info@city-plap.com

Your letter should describe what was damaged, how it happened, the time and date it occurred and where the incident took place. Additionally, please identify any contractors, equipment and/or operators where possible. Remember to include your name, home address, and telephone number.

Once your claim has been received, an investigation will be started and your claim may be assigned to an insurance adjuster. The investigation may include visiting the incident site as well as obtaining internal and external documentation and speaking employees and/or contractors who may have some knowledge of the situation. Once the investigation is completed, you will be notified of the results in writing. The City of Portage la Prairie provides compensation only when it is legally liable for the damage sustained. We strive to provide an equitable policy for the taxpayers of Portage la Prairie, who ultimately bear the cost of these claims.



## PROPERTY DAMAGE INFORMATION



IF YOU HAVE SUSTAINED DAMAGE TO YOUR PROPERTY, PLEASE CONTACT YOUR INSURANCE COMPANY REGARDING COVERAGE

For more information:

Call: (204) 239-8337

Email: info@city-plap.com

This document is available in alternate formats upon request

#### SEWER BACK-UPS

Most sewer back-ups occur due to a blockage in the service line or an overload of the system due to excess rain or run-off.

The **service line** is the underground pipe that runs from your building to the City sewer main. The service line crosses both your property and the City boulevard to connect to the City sewer main. Cleaning of the service line is the responsibility of the property owner.

The City's **sewer main** exists beneath roadways, collecting waste from the service line and transporting waste to the City's wastewater treatment facility.

**To prevent sewer back-ups**, do not dispose of grease, facial tissue, feminine hygiene products, paper towels, stringy material, cigarette filters, prophylactics or other non-degradable products down the sewer.

Having a plumber install a **backwater valve** in the sewer line in your basement will reduce the possibility of a sewer backup.

In the event of a sewer back-up, please contact a plumber. Any related expenses will be your responsibility. If the plumber determines the blockage is in the City's sewer main, the plumber will contact the City to remove the blockage from the main. Do not flush or run any water until the sewer is cleaned and draining. Take whatever action you can to protect your property from further damage. Keep any damaged property or belongings available for inspection and take photos if possible.

#### WATER MAIN BREAKS

Water mains generally exist beneath the roadway and supply potable water to the houses and buildings located next to the street through the water service.

The water service connects to the water main and brings water to your property. There is a shutoff valve located at the property line that can be shut off by City personnel to isolate your property from the water main. The water service from the property line to the building is the responsibility of the property owner.

If there is water coming through cracks in the pavement or your property is flooding, there may be a waterline break. Immediately contact the Operations Department at (204) 239-8346 during the day or if it's after hours or weekends call (204) 239-8340. An employee will attend your residence as soon as resources allow, determine the cause of the problem, and initiate corrective action. If there is a floor drain in your basement, make sure it is not obstructed. Take whatever action you can to protect your property from further damage. Keep any damaged property or belongings available for inspection and take photos if possible. Contact your insurance company. Your insurance policy may provide coverage for this type of loss. If the City is liable, your insurance company may try to recover the amount of your deductible from the City, as well as the claim that they paid on your behalf. Based on the outcome of an investigation, the City will provide coverage only if legally liable for the property damage.

#### **POTHOLES**

To report potholes during business hours (8:30am to 4:30pm) call Operations at (204) 239-8346. The exact location of the hazard will be recorded and an inspection arranged so that appropriate corrective action is taken. Potholes can also be reported by using the Service Request function on the City's app.

If your vehicle is damaged by a pothole, have a licensed automobile mechanic inspect the damage. Do not continue to drive your vehicle if it is not operating properly. Notify the City of the exact location of the accident so any corrective road repair can be completed.

**Contact your insurance company**, as they may provide coverage for damage.

If the City of Portage la Prairie is liable for property damage, your insurance company may try to recover the amount of your deductible from the City, as well as the claim that they paid on your behalf.

If you wish to make a claim directly to the City for property damage, please follow the procedures outlined in this brochure. Based on the outcome of the investigation, the City will only provide coverage if it is legally liable for the property damage.