

Property Damage Information



Water Main Breaks

Throughout the Beaver Creek Water Service area there are water mains of varying sizes (4" – 8" diameter) carrying potable water for your consumption as well as for use in the event of fire. These water mains carry tremendous volumes of water under pressure. Most of the water mains are located within the road right of way and they may front your property.

Given the age of the water system, soil conditions, and land use in proximity to the water mains some are prone to crack or break. This can cause a sudden and unexpected force of water. Until our maintenance crew arrives the volume, pressure and flow of water can be unpredictable and can result in property damage.

Once on site, the regional district will first isolate the break – shutting off water to the smallest possible area – this can impact water supply to other users until the water main is repaired. We will then concentrate our efforts on securing the site, locating other utilities and then fixing the water main to restore water service as efficiently as possible. A temporary restoration of the site will be done once the water main is fixed. We will then return to complete restoration of the road right of way. The regional district does not take responsibility for the restoration on private property.

The repair of private property is the responsibility of the property owner, not the ACRD. Consult with your insurance company immediately.

In the event that you see a break or evidence of a leak please report it immediately to the ACRD office @ (250)720-2700.

Helpful Information

My property is flooded. What should I do?

- If there is a floor drain in your basement, make sure it is not obstructed.
- Protect yourself first, be cautious of any electrical hazard.
- Keep any damaged property or belongings available for inspection and take photos if possible.

Should I call my insurance company?

- Yes. This will give your insurer the opportunity to investigate and determine whether or not the loss is covered under your insurance policy. If the loss is covered, they can deal directly with you on your claim. This may be the quickest way for you to recover your costs and have your repairs and cleanup completed. Your insurance company can pursue any party they believe to be responsible for the damages.



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Making a Claim

It is the Board's policy that claims made against the Regional District are not paid unless, in the opinion of the Municipal Insurance Association and/or legal counsel, there is a liability exposure. The circumstances of how your property became damaged will determine if there is any liability on behalf of the Regional District. Each scenario will be reviewed on its own set of facts and if there is evidence that the municipality is responsible by either an act or omission on their behalf, then consideration may be given to your claim.

What if I think the damage is the Regional District's fault?

- If you have filed a claim with your insurance provider, they will contact the Regional District to make a claim on your behalf if they believe the Regional District is liable.
- To make a claim directly against the Regional District for property damage, submit a letter to the following address:

Manager of Finance
Alberni-Clayoquot Regional District
3008 5th Avenue
Port Alberni, BC, V9Y 2E3

The letter notifying the Regional District of your claim is a requirement under the Local Government Act and must include the date, time, place and manner in which the damage occurred as well as how the Regional District is liable. It should also contain as many details as possible, including the names of the contractors involved and your insurance adjuster if you have filed a claim under your insurance policy.

As per the Local Government Act, the letter must be received by the Regional District within two (2) months of the date on which the damage occurred or the claim cannot be considered.

Advice

1. Consult with your insurance provider to be sure you are protected by your property insurance policy for a potential water main break
2. Check all drainage paths on your property to ensure they are graded property and that they aren't blocked or altered (ie. ditches that have been filled in)
3. Slope the soil around your foundation and window wells at least two metres away from your house, with a drop of 10 to 20 centimetres



Questions?

- For general inquiries regarding the water system please contact the Manager of Environmental Services @ (250)720-2713 or adaniel@acrd.bc.ca
- For inquiries regarding submitting a claim please contact the Manager of Finance @ (250)720-2707 or teri.fong@acrd.bc.ca

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 Alberni-Clayoquot Regional District accepts no liability arising from the interpretation of the information provided in this brochure.