

## Rick and Leanne Weins – Water Damage for Home Insurance

<https://www.tdinsurance.com/claims/real-insurance-stories/>

**Leanne:** I woke up during the night to get up with our dog who needed to go out to the washroom, and I heard a huge splashing noise and I walked towards the kitchen and all of a sudden I was in inches of water. I ran back to Rick saying, 'there is something going on our kitchen is under water'".

My name is Leanne Weins and we are from Vernon British Columbia Canada. We've had our two kids in this house, so It's been a great place for us to start our life."

**Rick:** I was woken up by my wife just after midnight. It was not a nice gentle nudge, it was more of an you know an emergency action. I thought maybe the house was on fire, something more imminent.

**Leanne:** He came out and started turning lights on like 'oh it's not really that bad is it?. And then once he looked he was like 'oh snap'. There was a bunch of bleeps after that for sure.

**Rick:** I opened up the kitchen cabinet to see what had failed and I discovered that one of the water filtration components had actually failed and blown apart, so I started to have a bit of a freak out and melt down. When we got TD Insurance through the phone, they were very reassuring that everything was going to be OK. I was prompted to go to a web form, there's a lot of hints and tips and things on the website. I've definitely read those and went through them to see what you can do to mitigate these problems. I just had to fill out some very basic information and I submitted the form. The adjustor was at our house in a matter of hours. Then he immediately put a plan into place. The day the local contractor was on scene they already started their efforts to remove the damaged property. From there, everything went really smoothly, they were really good at keeping me informed of what was going on, which made me happy and made me feel secure.

TD Insurance made us aware actually previously that 50% of claims were water related damage. If we didn't have insurance, ah it would have been a completely different timeline obviously and we hadn't budgeted, you know, the tens of thousands of dollars it was going to take. You don't have the financial power that you have with the back up of TD Insurance