

PROPERTY DAMAGE

What is the City's right of way and where is my property line?

The City's right of way is the portion of land that stretches between property lines and is owned by the City of Brandon. The purposes of the right of way can include snow clearing operations, sidewalk repair, sewer and water line maintenance, tree trimming/landscaping, etc. The approximate location of your property line can be found by consulting your homeowner documents or at cobra.brandon.ca (enter your address, click on "Topo", then select "Imagery"). For an exact location, you may wish to hire a private surveyor, however any related expenses will be your responsibility.

What about my driveway approach?

Driveway approaches can be installed on the City's right of way with a valid permit, but they are the responsibility of the property owner to maintain. Information regarding permits, proper construction and maintenance of driveway approaches can be found in Schedule 'S' of the Traffic By-law at brandon.ca.

What should I do if my property is damaged?

Take all reasonable action to prevent further damage. If the property is insured, contact your insurance company or broker to report the damage. Document the incident with the date, time, location, names of witnesses and any other relevant details. Take photos of the damage and keep copies of any related invoices and receipts. Keep any damaged property available for inspection, which may be required at a later date.

Will the City reimburse me for my property damage?

The City looks at all property damage claims individually. If you believe that your property has been damaged as a result of the City's actions, you can initiate a claim. Your claim will be investigated and, if warranted, you may be reimbursed for your costs.

IMPORTANT

Depending on the circumstances, The Municipal Act (C.C.S.M. c. M225) outlines details regarding the City's responsibility to residents, as well as information regarding procedures to initiate legal action and time limits to provide notice of damage claims. Refer to gov.mb.ca/laws for more information.

FREQUENTLY ASKED QUESTIONS

Why should I contact my insurance company?

Your insurance policy may provide coverage for your loss. Your insurance company or broker can provide you with that information. Upon completing their claim assessment, your insurer may reimburse your costs based on your policy coverage and/or request reimbursement of your claim settlement from the City on your behalf.

How do I make a direct claim to the City for my damages?

If you believe that the City was negligent and caused damage to your property, you can submit a claim to: risk.management@brandon.ca; or 204-729-2209. You should include details regarding the property, the date, time, location, and the type of damage sustained. If you are able, please provide photos of the damage, the names of witnesses and any other relevant details, including your contact information.

What happens after I make a claim?

Once your claim has been received, an investigation will begin. You may be asked to provide further information. Depending on the type of damage or complexity of the file, your claim may be assigned to the City's insurance company, who will appoint an adjuster. Each claim will be examined individually, and a decision will be made based on its merits. The City provides compensation only when legally liable for damages. We strive to provide a transparent and fair process for the taxpayers of Brandon who ultimately bear the costs of these claims.



CITY OF BRANDON RISK MANAGEMENT

638 Princess Avenue | Brandon, MB | R7A 0P3
risk.management@brandon.ca
204-729-2209



HAVE A PUBLIC WORKS EMERGENCY?

Call Public Works 24/7
204-729-2285



REPORT AN ISSUE ONLINE

brandon.ca/contact-us



PROPERTY DAMAGE AND CLAIMS INFORMATION



SEWER BACK-UPS

What is the sewer service line?

The sewer service line is the underground pipe that runs from your building and connects to the City sewer main. Maintaining the sewer service line is the responsibility of the property owner.

What is the City sewer main?

The City's sewer mains are the underground pipes that collect waste from the service line and transports it to the City's wastewater treatment facility. Maintaining the City sewer main is the responsibility of the City.

What causes a sewer back-up?

Most sewer back-ups are caused by blockages in toilets or drains. They can also be caused by an overload of the system due to significant rain events or run-off.

How can I help to prevent the service line from plugging?

Do not dispose of grease, wipes, facial tissue, menstrual products or other non-degradable products down toilets or drains.

What should I do in the event of a sewer back-up?

Hire a plumbing contractor to clear the sewer service line. Any expenses related to the service line will be your responsibility. If the plumber believes the blockage is in the City's sewer main, they 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 any necessary steps you can to protect your property from damage. Contact your home insurer, as your policy may provide coverage for this type of loss. Keep any damaged property or belongings available for inspection and take photos, if possible.

How can I help protect my property from sewer back-up?

Hire a plumbing contractor to install a backwater valve in your home. If you have trees or hedges on your property, you may also consider hiring a plumber to inspect and, if necessary, regularly clear the service line of roots.

What is the City's Root Program?

Depending on the location of trees in the immediate area, the City may compensate for a portion of roto-rooting costs. Further information can be found in section 61.1 (a) of the Water and Wastewater By-law No. 5957 at brandon.ca, or by email at roots@brandon.ca.

WATER LINE BREAKS AND FROZEN PIPES

What is the water main?

The City's water mains are the underground pipes that supply clean water to the service line on your property. Maintaining the water main is the responsibility of the City.

What is the water service line?

The water service line is the underground pipe on your property that connects to the water main. There is a curb stop valve between the main and the service line that can be shut off by City personnel to isolate your property's water. Maintaining the water service line from the building to the curb stop is the responsibility of the property owner.

What causes a water stoppage?

Most water stoppage occurs due to frozen pipes or water line breaks.

How can I tell if there is a water line break?

There may be water coming up through cracks in the pavement or ground, or your property may be flooding. Your tap water may also noticeably decrease in pressure.

What should I do in the event of a water line break?

Immediately contact Public Works at 204-729-2285. A City employee will attend your residence as soon as resources allow to shut off the water supply from the main and investigate the cause of the problem. Take any necessary steps you can to protect your property from damage. Contact your home insurer, as your policy may provide coverage for this type of loss. Keep any damaged property or belongings available for inspection and take photos, if possible.

What can I do to help protect my property from a water line break?

If there is a floor drain in your basement, make sure it is not obstructed.

What can I do to help prevent frozen pipes on my property?

Insulate areas of your home that contain water pipes before winter, particularly near outside walls. Never set the thermostat lower than 12°C. If you are going to be away from home during the winter, contact your insurance company to find out any special requirements they may have to ensure that your policy stays valid.

Disclaimer

The information contained in this brochure is provided as an informal guide to property damage and the claims process. It is not intended to be used as legal advice. The City of Brandon accepts no liability from individual interpretations of the information in this brochure.

POTHOLES AND SIDEWALKS

Who can I notify about potholes?

Call the 24-Hour Pothole Hotline at 204-729-2200. They will require the exact location of the hazard and will take appropriate corrective action.

What should I do if my vehicle was damaged in a pothole?

You should call your automobile insurance company. Your policy may provide coverage for this type of loss. Your insurance company or broker can provide you with this information.

Who can I notify about sidewalk damage?

Call Public Works at 204-729-2285. They will inspect the sidewalk and mark the hazard with paint for visibility. If the hazard poses a safety concern, they will also record the damage and schedule it for repair as soon as resources allow.

Who is responsible for shoveling sidewalks?

The City does not have the resources to keep all sidewalks clear from snow. It is greatly appreciated when residents take the initiative to clear snow from residential sidewalks around their homes. Occupants or owners are required to clear snow and apply salt or sand in front of businesses.

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204-729-2285

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