

Frequently Asked Questions

What should I do first if I believe that my property has been damaged as a result of City activity?

Write down the details of what was damaged as well as when and how the damage occurred. Include the date, time and location. Take photos of the damage and hazard, if applicable, and keep a record of all related events. If possible, identify the equipment or City activity that you believe caused the damage.

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 information, and may act on your behalf.

What should I do with my damaged property?

Take any reasonable action possible to prevent further damage. Document your damages with photos and keep your invoices. Keep any damaged property available for inspection, which may be required at a later date.

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

If you wish to make a claim to the City for property damage, follow the procedures outlined in the next column of this brochure.

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 Brandon accepts no liability arising from the interpretation of the information provided in this brochure.

Making a Property Claim

To initiate a claim against the City, you have two options:

OPTION #1 – You can contact your insurer, who may be willing to open a claim and act on your behalf if they believe that the City is liable.

OPTION #2 – You can make a direct claim against the City of Brandon for damages by submitting a letter to the following address:

CITY OF BRANDON
Risk Management Department
638 Princess Avenue
Brandon MB R7A 0P3

EMAIL: risk.management@brandon.ca

Your letter should describe the property that was damaged, how it happened, the time and date it occurred and where the incident took place. Additionally, please identify any witnesses, contractors, and/or operators that may have been involved. Remember to include your name, home address, phone number, timeline of events and photos of the damage.

Once your claim has been received, an investigation will begin and your claim may be assigned to an insurance adjuster. The investigation may include visiting the incident site, obtaining internal and external documentation, and speaking to employees and/or contractors who may have some knowledge of the situation. Each claim will be examined individually and a decision will be made based on its merits. Once the investigation is completed, you will be notified of the results in writing. The City of Brandon provides compensation only when it is legally liable for the damage sustained. We strive to provide an equitable and fair process for the taxpayers of Brandon, who ultimately bear the cost of these claims.

Important

Depending on the circumstances, the Municipal Act (CCSM c M225) outlines specific time limits to provide notice to the City and establishes procedures to initiate legal action.

Refer to www.gov.mb.ca/laws for more information.



Property Damage Information



IF YOU HAVE SUSTAINED DAMAGE TO YOUR PROPERTY, PLEASE CONTACT YOUR INSURANCE COMPANY FIRST FOR INFORMATION REGARDING COVERAGE.

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. Cleaning of 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 transport it to the City's waste water treatment facility. Cleaning of the City sewer main is the responsibility of the City.

What causes a sewer back-up?

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.

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

Do not dispose of grease, facial tissue, feminine hygiene products or other non-degradable products down the drains.

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

Hire a plumbing contractor to clear the sewer service line. Any related expenses will be your responsibility. 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. If the plumber believes the blockage is in the City's sewer main, the plumber will contact the City to remove the blockage from the main.

What can I do to help protect my property from sewer back-up?

Hire a plumbing contractor to install a backwater valve in the sewer service line of 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. Any related expenses will be your responsibility.

Should I contact 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.

REPORT AN ISSUE ONLINE

www.brandon.ca/contact-us

WATER LINE BREAKS



What is a water main?

The City's water mains are the underground pipes that supply clean water to buildings through the water service line. The water main is the responsibility of the City to maintain.

What is the water service line?

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

What causes a water stoppage?

Most water stoppage occurs due to frozen pipes or broken lines.

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.

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

Immediately contact Public Works at 204-729-2285. 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. A City employee will attend your residence as soon as resources allow, determine the cause of the problem and initiate corrective action.

What can I do to help protect my belongings if my property is flooding?

If there is a floor drain in your basement, make sure it is not obstructed. Try to remove your belongings from the area.

Should I contact 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.

**BRANDON ON CALL - 24/7
Public Works**

204-729-2285

POTHOLES & ROADS



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 have a licensed automobile mechanic inspect the damage and call your insurance company. Your policy may provide coverage for this type of loss. Your insurance company or broker can provide you with this information.

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 between the street and the home owner's property that is owned by the City of Brandon. The purposes of the right of way can include snow clearing operations, sidewalk repair, tree trimming/landscaping, etc. The location of your property line can be obtained by hiring a private surveyor. Any related expenses will be your responsibility.

Will the City reimburse me for my property damage?

The City looks at all property damage claims on a case by case basis. If you believe that your property has been damaged as a result of the City's negligence, you can initiate a claim. Your claim will be investigated and you may be reimbursed for your costs if the City is at fault.

Who can I notify if my property is damaged as a result of City activities?

If you have property that is damaged, and you believe that the City is at fault, follow the directions on the back of this brochure to initiate a claim.

Should I contact my insurance company?

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