

Intact Financial Corporation announces \$1 million to help protect Canadians from climate change

Canadian charities can now apply for the 2019 Intact Adaptation Action Grants.

TORONTO, Oct. 22, 2019 /CNW/ - Natural disasters caused by climate change are real and immediate. These disasters cost people, businesses and governments billions of dollars every year, and they take a toll on Canadians' mental and physical health.

Through the Intact Adaptation Action Grants, Intact Financial Corporation is investing \$1 million in charities that are developing practical and effective solutions that help protect people from natural disasters like floods, wildfires, extreme heat, wind and hail.

"Our purpose is to help people, businesses and society prosper in good times and be resilient in bad times. We do that by mobilizing our more than 4,000 claims employees to help customers get back on track quickly after a catastrophic weather event. These events are impacting our communities and that's why we're taking a proactive approach to protect people from natural disasters by building a more climate-resilient country," said Charles Brindamour, Chief Executive Officer, Intact Financial Corporation.

The Intact Adaptation Action Grants will prioritize projects that use natural infrastructure as part of their solutions, take a community engagement approach, and help Canadians understand the climate risks they are facing.

Transformational change takes time and requires investing in both new and existing ideas. With this in mind, Intact is funding three types of grants:

- **Fostering Ideas:** Contribute to new solutions by exploring new ideas through research, peer support and/or skills development
- **Testing Concepts:** Testing and validating an existing idea to confirm the impact of a concept
- **Scaling Projects:** Scale a proven concept to expand impact and reach

Over the past two years, Intact Financial Corporation has invested \$2.3 million in 16 projects to help create a more climate-resilient Canada. Successful projects are helping to reduce flooding by protecting and restoring natural infrastructure. They are also helping to reduce urban heat islands by greening our cities and using artificial intelligence to predict wildfires. See the attached backgrounder for a full list of charitable partners and their projects.

For more details about the Adaptation Action Grants window, including the link to apply, please visit the [Intact Financial Corporation website](#).

About Intact Financial Corporation

Intact Financial Corporation (TSX: IFC) is the largest provider of property and casualty (P&C) insurance in Canada and a leading provider of specialty insurance in North America, with over \$10 billion in total annual premiums. The Company has approximately 14,000 full- and part-time employees who serve more than five million personal, business and public sector clients through offices in Canada and the U.S. In Canada, Intact distributes insurance under the Intact Insurance brand through a wide network of brokers, including its wholly-owned subsidiary BrokerLink, and directly to consumers through belairdirect. In the U.S., OneBeacon Insurance Group, a wholly-owned subsidiary, provides specialty insurance products through independent agencies, brokers, wholesalers and managing general agencies.

Backgrounder 2017 and 2018 Charitable Partners

NATIONAL

[ALUS Canada](#)

Project name: Implementing natural infrastructure projects in communities upstream of urban centres

Description: ALUS Canada implements natural-infrastructure projects on marginal or inefficient-to-farm agricultural lands, to reduce the risk of floods in Calgary, Ottawa and Brandon, MB

Outcomes to date:

- 217 acres of land restored as natural-infrastructure projects.
- 8 farmers and ranchers newly enrolled in ALUS program.

- 3 new ALUS community programs surrounding the city of Calgary

[Nature Conservancy of Canada](#)

Project name: Protecting and restoring wetlands

Description: Protecting and restoring wetlands in Ontario to help reduce the impact of severe storms

Outcomes to date:

- 4 new wetlands created (5 acres total)
- 60 acres of native habitat restored to reduce floods and non-point pollution

[Green Learning Canada Foundation](#)

Project name: Wild weather – engaging youth in education and action on extreme weather preparedness

Description: Flood education directly engages youth in preparing their schools and homes for a flood event

Results to date:

- 400 youth participated in a beta version of the flood education program
- 80 teachers (about 2,000 students) have registered for the 2019-2020 flood education program

[FireSmart](#)

Project name: FireSmart Home Partners

Description: Addressing the need for a standardized system that offers defensible, detailed and customized wildfire risk assessments and tracks measurable risk reduction for homes

Results to date:

- Creation of an online FireSmart Home Partners Program training course for firefighters, allowing 500 firefighters to be trained in one year instead of 100.
- Work is underway to expand the program from Alberta to British Columbia, Saskatchewan and Manitoba.
- Creation of an initial assessment tool that summer students at fire stations in Wood Buffalo and Fort McMurray used to complete 350 initial assessments.

BRITISH COLUMBIA

[University of British Columbia](#)

Project name: Megafires – urgent need for climate change adaptation to build community resilience, prevention and recovery

Description: Developing post-fire recovery strategies to prevent future forest fires and increase climate resilience in 21 communities in Canada

Results to date:

- Analysis of more than 300 fire scarred trees and collection of 1,000 cores from trees
- The team is building statistical models to show forest composition and structure prior to European settlement and the relationship between the time of the last fire, forest density and growth rates of trees in the study forests

ALBERTA

[The Miistakis Institute of the Rockies Inc.](#)

Project name: Smart from the start

Description: Creating a least-conflict lands planning tool to guide placement of large scale solar and wind projects.

Results to date:

- Digital maps that can be used by provincial and municipal planners to help municipalities site renewable energy development to areas of least ecological, social and economic conflict
- Actively working with other rural municipalities in Alberta to implement the least conflict lands process to aid in placement of renewable energy development and to inform municipal planning strategies.

[University of Alberta](#)

Project name: Using artificial intelligence (AI) to predict extreme fire weather

Description: Developing a computer program that recognizes large scale atmospheric patterns associated with extreme fire weather using AI

Results to date:

- Identified Convolutional Neural Networks (CNN), a deep learning approach commonly used for image analysis, as the

AI/machine learning model to predict extreme fire weather.

- Preliminary data collection and CNN modelling

[Green Calgary](#)

Project name: Flood prevention through rainwater harvesting

Description: Helping Calgarians to act to protect their homes through rainwater harvesting

Results to date:

- 2,000 Calgary homeowners bought rain barrels for their gardens to reduce flood risk, potentially conserving 6.8 million litres of water per year
- Over the lifetime of a barrel (9 years), it can result in 61 million litres of water captured

ONTARIO

[Ducks Unlimited](#)

Project name: Brick Ponds Wetland Restoration and Enhancement

Description: Increasing the amount of shallow water wetland cells to provide wildlife habitat, increase aquatic plant diversity and to aid in flood water management and water quality improvement.

Results to date:

- Increased community resiliency in Woodstock, Ont., by attenuating stormwater through a series of new shallow wetlands and channels, increased sequestration of carbon and the management and eradication of invasive species
- Reduced potential for residential basement flooding due to increased water-retention capacity and improved water management in the watershed

QUEBEC

[WWF-Canada](#)

Project name: Bleu Montreal

Description: Restoring water to the urban landscape, improving water management and strengthening Montreal's resilience by uncovering underground rivers and creating new ones.

Results to date

- Successfully completed a feasibility study of three pilot projects in three Montreal boroughs

[Conseil régional de l'environnement et du développement durable de l'Outaouais](#)

Project name: Reducing heat islands of downtown Gatineau

Description: Reduce the impact of urban heat islands by implementing a strategy that includes greening and community involvement

Projected outcomes:

- Implement and scale an urban greening strategy for Hull Island in Gatineau

[Nature-Action Québec](#)

Project name: Restoring shorelines to reduce flood risk in Saint-Jean-sur-Richelieu

Description: Shoreline restoration of the Hazen Bleury and the Barbotte rivers targeted for their vulnerability to flood and their low vegetation

Results to date:

- Delivered a report to prioritize action sites and map priority intervention areas

[Nature Québec](#)

Project name: Healthy Living Space

Description: Help municipalities reduce the number of heat islands and air pollution through heat island mapping, public awareness and green areas preservation and restoration

Results to date:

- Collaborated with the City of Sherbrooke to develop a multi-functional greenspace in the Saint-Élie neighbourhood
- Collaborated with the City of Victoriaville to convert a parking lot into a green parking lot
- In the City of Trois-Rivières, projects include greening the outdoor space of a community centre and depaving a school yard

[Sentier Urbain](#)

Project name: The Garden Circuit

Description: Restore green areas by creating urban gardens, improving water management, increasing the levels of oxygen and reducing CO₂ emissions in the sector

Results to date:

- Three new gardens were created in the Montreal area
- In 2019, 50 new trees and 150 plants were planted
- In 2019, more than 264 workshops were delivered to raise awareness on the importance of greening initiatives to reduce urban heat islands

NOVA SCOTIA

[Coastal Action](#)

Project name: Green Streets stormwater project

Description: Working directly with municipal and community partners in southwest Nova Scotia to locate, design and install low impact development (LID) projects with the aim of improving stormwater management

Results to date:

- Planted about 1,000 native plants
- Diverted more than 1,000 m³ of stormwater runoff annually and removed more than 500 kg of contaminants
- Engaged more than 600 people in stormwater management workshops, presentations and community planting days

NEW BRUNSWICK

[Community Forests International](#)

Project name: Forest Infrastructure Adaptation Project

Description: A natural infrastructure adaptation approach to flood-risk reduction in New Brunswick

Results to date:

- Saved 350 acres of endangered forest in one of New Brunswick's most flood-prone regions
- Developing training videos to guide forest managers towards planting more climate change-resilient trees in the Acadian Forest

SOURCE Intact Financial Corporation

<https://newsroom.intactfc.com/2019-10-22-Intact-Financial-Corporation-announces-1-million-to-help-protect-Canadians-from-climate-change>