Freezing rain can put your home to the test: how to prepare before the ice hits

With El Niño conditions increasing the risks of freezing rain events this winter, Intact Insurance shares practical tips to help Canadians prepare their homes before weather hits

TORONTO, Nov. 17, 2026 /CNW/ -- From the historic 1998 ice storm, when parts of Eastern Canada received more than 100 millimetres of freezing rain[1], to the March 2025 storm in Ontario and Quebec that caused an estimated $466 million in insured damages[2], Canadians have experienced first-hand how disruptive freezing rain can be.

A very strong El Niño already underway is expected to influence broader weather patterns this winter[3]. In Western Canada, lower snowpack and drier conditions could contribute to an earlier and potentially more intense wildfire season. In Eastern Canada, more freeze-thaw cycles could increase the likelihood of freezing rain. While seasonal forecasts can't predict exactly when or where damaging winter weather will occur, Intact Insurance is encouraging Canadians to prepare early and take practical steps to help protect their homes.

"The 1998 ice storm occurred during a strong El Niño year and is an important reminder of how disruptive prolonged ice accumulation can be. While every winter is different, it also reminds us why preparing early matters", says Jonathan Gadoury, Meteorologist & Data Scientist at Intact Lab.

Repeated freeze-thaw cycles can put added stress on a home over time. Water can enter small cracks, freeze and expand, increasing the risks of water damage. Ice accumulation from freezing rain can also add weight to trees, roofs, and infrastructure, bringing down branches and contributing to power outages.

"Homeowners don't need to wait for ice to be in the forecast to take action. Looking at the areas around your home that may be vulnerable and addressing them ahead of time can help you be better prepared when conditions change," adds Jonathan Gadoury.

Get ahead of the freeze: simple steps to help protect your home

Preparing early can help reduce the risk of damage and disruption when severe winter weather arrives. Here are simple steps homeowners can take now, before freezing rain is in the forecast:

- **Trim weak or damaged branches**

Remove weak or damaged branches that could fall onto your home, vehicles or other property under the weight of ice and the impact of wind. Consider hiring a professional when work cannot be completed safely.

- **Check your attic, roof and eavestroughs**

Make sure your attic is properly insulated and ventilated to help prevent ice dams from forming. Inspect your roof for damaged or missing shingles and keep eavestroughs and downspouts clear of leaves and debris so melting snow can drain properly.

- **Protect your pipes and plumbing**

Insulate exposed pipes, particularly those near exterior walls or in unheated areas, and regularly run water through plumbing fixtures. Know where your main water shut-off valve is located and check that it is working properly. If you're away for an extended period during cold weather, consider shutting off the water and draining pipes.

- **Prepare for possible power outages**

Keep flashlights, spare batteries, blankets, warm clothing, drinking water, non-perishable food and a first-aid kit readily available. If freezing rain is in the forecast, keep phones and other essential devices fully charged in case the power goes out.

- **Clear hazards safely**

Clear snow and ice from vents, meters, decks, basement window wells, walkways and stairs. If roof clearing or other maintenance cannot be completed safely, hire a professional.

Keep It Intact

In 2025, Intact launched a national prevention program called Keep it Intact. The program provides an array of tools, solutions, and practical advice to empower Canadians to protect their properties. With many easily implemented and proven tips, homeowners can take proactive steps to help prevent or reduce damage from extreme weather.

For more prevention tips and seasonal checklists, visit keepitintact.ca.

Jiffy connects homeowners with seasonal maintenance experts

With 20% of Canadians[4] finding it hard to secure reliable contractors as one of their top three barriers to taking additional steps to protect their home against extreme weather, access to trusted professionals emerges as a notable challenge. Jiffy helps homeowners handle seasonal maintenance and make their home more resilient to severe weather by connecting them with vetted experts for on-demand home maintenance and repair services. Jiffy currently operates in the Greater Toronto Area (GTA), Ottawa, Calgary, Vancouver, Edmonton and Montreal.

For more prevention tips and seasonal checklists, visit keepitintact.ca.

About Intact Financial Corporation

Intact Financial Corporation (TSX:IFC) is a global provider of property and casualty insurance founded on core values and a belief that insurance is about people, not things. Intact's success is fueled by its 32,000 employees worldwide who embody the company's purpose: to help people, businesses and society prosper in good times and be resilient in bad times. To achieve its ambitions, Intact seeks to ensure customers are its advocates, its people are engaged and the company is one of the most respected.

Intact is the largest provider of property and casualty insurance in Canada and has successfully exported its strengths across North America, the UK, and Europe. Its growing commercial and specialty solutions network now spans over 170 countries. With a customer-driven mindset, Intact has expanded its operations to include insurance distribution, restoration and prevention.

Intact solidifies its outperformance by leveraging its competitive advantages: global leadership in data and AI for pricing and risk selection; deep claims expertise and integrated supply chain network; and strong capital and investment management. Intact's total annual operating Direct Premiums Written has tripled over the last decade to $25 billion.

Explore Intact's offerings at intactfc.com.

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[1] Ice Storm of 1998 | The Canadian Encyclopedia

[2] Ontario and Quebec Ice Storm Anniversary: Insured Losses Total $466 Million

[3] Weather: El Niño - Canada.ca

[4] Based on a survey from Léger commissioned by Intact Financial Corporation and conducted from March 13 to 16, 2026, among 1,639 Canadians aged over 18. Results were weighed to ensure representativeness by gender, age, region, language, and household composition. For comparison purposes, a probability sample of this size yields a margin of error no greater than ±2.43%, (19 times out of 20).

SOURCE Intact Financial Corporation

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