Sustainability & Loss Prevention



Protecting today. Building resilience for tomorrow.

At Portage Mutual, sustainability means helping build safer, more resilient communities by reducing risk, preventing losses, and adapting to a changing climate. As a mutual insurer, we are committed to protecting what matters most to our policyholders while managing environmental, social, and economic risks that could affect future generations. Through climate risk management, loss prevention initiatives, and responsible business practices, we work to strengthen the long-term resilience of our customers, communities, and Company.

Our core values are to always do the right thing, put people first, take ownership, be ambitious, and make it easy. To support these core values, our sustainability actions focus on six key pillars: climate resilience and adaption, proactive loss prevention, policyholder education and preparedness, community resilience, responsible operations, and transparent risk management. By helping Canadians prepare for severe weather, reduce preventable losses and recover more resiliently, we are supporting safer homes, farms, automobiles, businesses and communities.

Ask your independent broker today about how your insurance policy will respond to common and emerging property, farm, business and auto losses, and what additional coverages you should consider ensuring you are protecting what matters most.

1. Climate Resilience and Adaptation

Portage Mutual assesses emerging climate-related risks by integrating climate considerations into its Enterprise Risk Management framework. Through the analysis of claims, underwriting and catastrophe data, climate risk assessments, scenario analysis, and ongoing oversight from management and the Board, we monitor evolving weather patterns, regulatory developments, and market changes to strengthen resilience and support long-term protection for our policyholders and communities.

Preparation is one of the most effective forms of sustainability. Helping policyholders reduce losses from floods, wildfires, windstorms, hail and winter weather protects homes, businesses and farms, reduces waste from rebuilding, and strengthens the resilience of the communities we serve. For more information on proactive loss prevention visit our “Proactive Loss Prevention” page:

2. Proactive Loss Prevention

Property Improvements and Loss Prevention that Strengthen Resilience

In a changing climate, expecting the unexpected has become integral to help individuals protect what matters most to them. From severe storms and flooding to wildfires and extreme temperatures, building resilience today can help reduce losses and recover more quickly tomorrow.

Property resilience starts with prevention. Improvements such as impact-resistant roofing, flood mitigation measures, fire-resistant construction, smart leak detection technology, and energy-efficient building upgrades can help reduce damage from severe weather and other risks. By investing in resilient properties today, homeowners, auto owners, businesses, and farms can better protect what matters most while supporting a more sustainable future.

Water & Flood Resilience

- Install sump pumps with battery backup.
- Add backwater valves to prevent sewer backup.
- Improve lot grading to direct water away from buildings.
- Extend downspouts away from foundations.
- Install flood-resistant building materials in vulnerable areas.
- Review age and condition of water heaters for life expectancy.
- Know the location of your main water shut off valve
- Install electronic water escape detection systems

Benefit: Preparing for water and flood risks can reduce damage, protect belongings, limit disruption, and support safer, faster recovery. Practical improvements that keep water out, direct it away, or detect problems early are an important part of protecting what matters.

Wind & Hail Resilience

- Upgrade to impact-resistant roofing materials.
- Use enhanced roof-to-wall connections.
- Install hurricane clips or roof bracing where appropriate.
- Upgrade siding and windows to withstand wind and hail damage.
- Secure outdoor equipment, sheds, and outbuildings.

Benefit: Preparing properties for wind and hail can reduce damage to roofs, exteriors, contents, vehicles, and equipment. Practical resilience improvements help protect what matters, limit disruption, and support faster recovery after severe storms.

Wildfire Resilience

- Create a defensible space around structures.
- Remove combustible vegetation near buildings.
- Use fire-resistant roofing and siding materials.
- Install ember-resistant vents.
- Maintain trees and landscaping to reduce fire spread.

Benefit: Wildfire resilience begins before a fire reaches the community. Practical FireSmart actions can reduce ignition risks, limit potential damage, improve emergency preparedness, and help protect neighbouring properties.

Winter Weather Resilience

- Improve insulation and air sealing.
- Install freeze protection for plumbing.
- Use smart temperature monitoring systems.
- Ensure adequate roof ventilation to prevent ice dams.
- Maintain backup power sources for critical systems.

Benefit: Preparing for winter can prevent costly and disruptive losses. By protecting pipes, maintaining roofs and drainage systems, managing snow and ice, and planning for outages, policyholders can improve safety, reduce property damage, and strengthen their ability to recover from severe winter weather.

General Property Resilience

- Upgrade aging electrical systems to reduce fire risk.
- Homes built before the 1960s may contain electrical systems that no longer meet modern standards
  - Knob-and-tube wiring (typically installed from the late 1800s through the 1940s) is generally considered outdated due to the lack of grounding and aging insulation.
  - Aluminum wiring (commonly installed in the 1960s and 1970s) is also viewed as a higher-risk system because connections can loosen over time.
- Install monitored smoke and water leak detection systems.
- Use smart sensors to identify emerging issues.
  - Provides real-time alerts so property owners can respond quickly, even when away from home or their business.
- Maintain regular building inspections and preventative maintenance.
  - Set reminders in your smart phones or devices
- Increase energy efficiency through lighting, HVAC, and building envelope improvements.

Benefit: Property resilience protects what matters by helping buildings better withstand floods, wildfires, hail, wind, and severe weather. Practical improvements can reduce damage, limit disruption, support faster recovery, and strengthen the long-term resilience of Canadian communities.

Automobile Loss Prevention and Resilience

1. Drive Smarter, Drive Safer

   - Avoid distracted driving.
   - Maintain safe following distances.
   - Adjust driving to weather and road conditions.
   - Use winter tires during winter months.
   - Never drive impaired

Benefit: Fewer collisions, injuries, repairs, and associated emissions from vehicle replacement.

2. Maintain Your Vehicle

   - Follow recommended maintenance schedules.
   - Inspect tires, brakes, lights, and wipers regularly.
   - Keep tire pressures properly inflated.

Benefit: Improves safety, fuel efficiency, and vehicle lifespan.

3. Use Vehicle Safety Technology

   - Automatic emergency braking.
   - Lane departure warning.
   - Blind spot monitoring.

- Adaptive cruise control.

Benefit: Helps prevent collisions and reduce claim severity.

4. Prepare for Severe Weather

   - Monitor weather forecasts before travelling.
   - Carry an emergency kit.
   - Park in covered areas during hail events when possible.

Benefit: Increases resilience to extreme weather and reduces weather-related losses.

5. Consider Lower-Emission Vehicles

   - Hybrid or electric vehicles.
   - Fuel-efficient driving habits.
   - Reduced idling.

Benefit: Supports environmental sustainability while lowering operating costs.

6. Protect Against Theft

   - Lock vehicles and remove valuables.
   - Use anti-theft devices and vehicle tracking technology.
   - Park in well-lit areas.

Benefit: Reduces theft-related losses and disruption.

7. Recover Responsibly After a Loss

   - Where safe and practical, repair damaged vehicle components rather than replacing them.
   - Use certified repair facilities that follow manufacturer and safety standards.
   - Select high-quality parts designed for longevity and safety.
   - Consider recycled or remanufactured parts when appropriate and approved for the repair.
   - When purchasing a new vehicle, evaluate safety features that can help prevent future losses.

Benefit: Supports environmental sustainability and reduces claim severity

3. Policyholder Education and Preparedness

Accessible information is a key part of building resilience. Portage Mutual supports policyholders by sharing seasonal checklists, practical loss prevention guidance, emergency preparedness resources, and educational information that helps people prepare for changing weather conditions. By encouraging proactive maintenance, emergency planning, and awareness of emerging risks, we help homeowners, businesses, farms, and drivers reduce losses and strengthen their ability to recover when unexpected events occur. ** Include links to follow our Facebook or LinkedIn pages.

Emergency Preparedness and Recovery

Being prepared before a loss occurs can make recovery faster, safer, and less costly. We encourage homeowners, farmers, and businesses to:

Build an emergency kit with essential supplies, medications, important contacts, and backup power sources.

Maintain a home or business inventory by documenting property, equipment, and valuables with photos, videos, and receipts.

Store important records securely, including insurance policies, identification, financial documents, and digital backups.

Develop a recovery plan that outlines evacuation procedures, emergency contacts, temporary accommodations, and steps for resuming normal operations after a loss.

Review and update plans annually, particularly as family, property, or business circumstances change.

Preparation not only helps protect people and property during severe weather, fire, or other unexpected events, but also supports a smoother claims process and faster recovery when losses occur.

Key Message: The best time to prepare is before an emergency happens. A well-stocked emergency kit, current property inventory, and documented recovery plan can make all the difference when the unexpected occurs.

Seasonal Loss-Prevention Checklist

Small, timely actions can prevent avoidable losses, extend the useful life of buildings and equipment, conserve resources, and help homes, businesses, and farms recover more quickly when severe weather occurs. Portage Mutual's climate-risk work identifies windstorms, wildfires, extreme heat, drought, flooding, and heavy precipitation as relevant physical risks, with loss prevention forming part of the company's current response.

SPRING: Inspect, Repair and Prepare

HOMEOWNERS

- Inspect the roof, siding, chimney, windows, and foundation for winter damage.
- Clean eavestroughs, downspouts, window wells, and nearby drainage channels.
- Direct downspouts away from the foundation while avoiding drainage onto neighbouring properties.
- Test the sump pump and backup power supply.
- Check plumbing, appliance hoses, and the water heater for leaks or corrosion.
- Service air-conditioning and ventilation systems for efficient operation.
- Trim damaged branches and remove combustible debris from around the home.
- Update the household inventory using photographs, videos, serial numbers, and receipts.
- Review the emergency kit, evacuation plan, insurance coverage, and broker contact information.
- Repair serviceable components before replacing them, where safe and appropriate.

BUSINESSES

- Inspect roofs, exterior walls, drains, loading areas, signage, and parking surfaces.
- Clear roof drains, catch basins, eavestroughs, and exterior drainage routes.
- Test sump pumps, water alarms, emergency lighting, generators, and backup systems.
- Inspect electrical panels, extension cords, machinery, and heating or cooling equipment.
- Confirm inventory and equipment records are current and securely backed up.
- Review business-continuity, emergency-response, and supplier contingency plans.
- Check that hazardous materials, fuels, and waste are properly stored.
- Identify opportunities to repair equipment, reduce water use, and improve energy efficiency.
- Review insurance limits after renovations, equipment purchases, or operational changes.

FARMS

- Inspect barns, silos, bins, sheds, roofs, foundations, and electrical systems.
- Check drainage around buildings, fields, yards, manure-storage areas, and fuel tanks.
- Service tractors, implements, conveyors, grain dryers, pumps, and standby generators.
- Examine fuel lines, hydraulic hoses, wiring, and battery connections for damage.
- Remove accumulated dust, chaff, oil, and combustible material from equipment and buildings.
- Inspect fences, gates, livestock areas, wells, and water systems.
- Confirm seed, chemical, fertilizer, and fuel storage areas are secure and protected from water.
- Update livestock, machinery, building, and input inventories.
- Review fire-response plans, emergency access routes, and alternative power and water arrangements.

SUMMER: Reduce Fire, Storm and Heat Risks

HOMEOWNERS

- Keep grass, vegetation, firewood, and combustible materials away from the home.
- Maintain trees and shrubs without damaging healthy vegetation or destabilizing soil.
- Secure outdoor furniture, barbecues, sheds, play structures, and recreational equipment.
- Inspect decks, stairs, railings, and walkways for deterioration.
- Monitor basements and utility areas with water, temperature, or humidity sensors.
- Use programmable controls and energy-efficient cooling practices.
- Avoid overloading electrical outlets or using damaged outdoor cords.
- Follow local watering restrictions and choose drought-tolerant landscaping where suitable.
- Know how to shut off household water, electricity, and natural gas safely.
- Monitor local wildfire, storm, heat, and evacuation information.

BUSINESSES

- Keep exterior storage, waste, pallets, and vegetation away from buildings and ignition sources.
- Inspect cooling systems and maintain safe indoor temperatures for employees, customers, products, and equipment.
- Secure rooftop equipment, signs, outdoor displays, and temporary structures.
- Protect computers, refrigeration, security systems, and production equipment from power interruptions.
- Test water-leak, temperature, smoke, and equipment-condition monitoring systems.
- Maintain clear exits, fire lanes, hydrant access, and emergency assembly areas.
- Review severe-weather shutdown and employee communication procedures.

- Reduce unnecessary lighting, cooling, idling, and equipment use when operations permit.
- Confirm critical suppliers and alternate operating locations remain available.

FARMS

- Remove straw, chaff, dust, and vegetation from around machinery, buildings, and electrical equipment.
- Carry appropriate fire extinguishers on combines, tractors, trucks, and other field equipment.
- Inspect bearings, belts, exhaust systems, and hydraulic components for overheating or leakage.
- Maintain clear access for fire departments and emergency vehicles.
- Separate fuel, chemicals, batteries, and ignition sources using approved storage practices.
- Monitor livestock for heat stress and protect water, ventilation, and cooling systems.
- Secure irrigation equipment and inspect pumps, lines, and controls for leakage.
- Watch weather and field conditions before operating equipment in areas with elevated fire risk.
- Maintain backup power for ventilation, watering, milking, feeding, and critical controls.
- Develop livestock relocation and emergency feeding plans.

FALL: Get Ready for Cold Weather

HOMEOWNERS

- Clean eavestroughs and confirm water continues to drain away from the foundation.
- Inspect the roof and arrange repairs before snow and ice arrive.
- Service the furnace, fireplace, chimney, heat pump, and other heating appliances.
- Test smoke alarms and carbon-monoxide alarms.
- Seal drafts and weatherproof doors and windows where appropriate.
- Disconnect exterior hoses and protect pipes vulnerable to freezing.
- Inspect the attic for moisture, adequate insulation, and ventilation concerns.
- Store seasonal equipment, fuels, and flammable materials safely.
- Prepare snow-removal tools and environmentally responsible ice-control materials.
- Refresh emergency supplies, medications, flashlights, batteries, and backup chargers.

BUSINESSES

- Service boilers, furnaces, rooftop units, generators, and snow-removal equipment.
- Identify pipes, sprinkler systems, loading areas, and vacant spaces vulnerable to freezing.
- Inspect roofs and drainage systems before snow accumulation begins.
- Arrange responsible snow and ice management for entrances, sidewalks, and parking areas.
- Confirm heating alarms and low-temperature monitoring are operational.
- Protect seasonal inventory from freezing, moisture, and water damage.
- Review winter power-failure and building-shutdown procedures.
- Train staff on safe use of portable heaters and winter equipment.
- Confirm contractors understand emergency priorities and site-access requirements.
- Update continuity plans for winter transportation and supply-chain disruptions.

FARMS

- Winterize water lines, pumps, livestock watering systems, and seasonal equipment.
- Service heating, ventilation, grain-drying, and standby power systems.
- Inspect barns and farm buildings for air leakage, moisture, and structural deterioration.

- Prepare snow-removal equipment and maintain access to buildings, fuel, and livestock.
- Clean grain dryers, motors, electrical rooms, and mechanical spaces.
- Check stored hay for moisture and heating concerns.
- Protect pesticides, veterinary products, seed, and other temperature-sensitive materials.
- Inspect roofs and structures before snow accumulation.
- Secure machinery and update maintenance records during seasonal shutdown.
- Review winter livestock care, feed access, and emergency power arrangements.
- Winter: Monitor, Maintain and Respond Early

HOMEOWNERS

- Keep exits, vents, utility meters, hydrants, and heating-system exhausts clear of snow.
- Remove snow from roofs only when necessary and when it can be done safely.
- Watch for ice dams, ceiling stains, frozen pipes, or unusual moisture.
- Maintain consistent heat, including when the home is temporarily vacant.
- Use portable heaters only according to the manufacturer's instructions.
- Keep combustible materials away from fireplaces, heaters, and cooking equipment.
- Use traction materials carefully to reduce slips without unnecessarily harming vegetation or waterways.
- Check on neighbours or family members who may need assistance during severe weather.
- Document damage promptly and take reasonable steps to prevent it from worsening.

BUSINESSES

- Inspect entrances, sidewalks, parking areas, and loading zones regularly.
- Keep written records of snow and ice inspections and maintenance.
- Monitor vacant, mechanical, storage, and sprinkler-system areas for low temperatures.
- Remove snow where it obstructs exits, drains, hydrants, vents, or emergency access.
- Watch roofs for drifting, blocked drainage, leakage, or signs of unusual stress.
- Maintain backup power and fuel for critical systems.
- Protect stock and equipment from water damage caused by frozen or burst pipes.
- Encourage remote or alternate operations when travel conditions create unnecessary risk.
- Record incidents and address hazards before they become recurring losses.

FARMS

- Keep lanes, barn entrances, fuel access, and emergency routes passable.
- Monitor roofs for drifting snow, ice buildup, water entry, or structural movement.
- Check livestock water, ventilation, heating, feeding, and alarm systems frequently.
- Protect machinery, batteries, fluids, and electronics from extreme cold.
- Maintain safe separation between heaters, bedding, feed, and combustible materials.
- Test generators and ensure safe fuel storage and ventilation.
- Watch for frozen pipes, hydrants, valves, and fire-protection equipment.
- Avoid unnecessary equipment idling and repair leaks that waste fuel or fluids.
- Maintain communications and contingency plans during prolonged storms or outages.

EVERY SEASON: Build Long-Term Resilience

FOR ALL PROPERTIES:

- Review insurance coverage annually and after significant changes.
- Maintain an up-to-date inventory with secure off-site or cloud-based copies.
- Keep emergency kits appropriate for occupants, employees, livestock, and local hazards.
- Develop evacuation, communication, continuity, and recovery plans.
- Install monitoring devices where they can provide early warning of water, fire, temperature, or equipment problems.
- Use durable, repairable, energy-efficient, and hazard-resistant materials when replacement becomes necessary.
- Consider resilience upgrades when repairing insured damage, subject to coverage and applicable requirements.
- Follow manufacturer instructions, building codes, environmental requirements, and qualified professional advice.
- Contact your insurance broker to discuss property changes, new equipment, occupancy changes, and available coverage.

Sustainable loss prevention means taking practical action before damage occurs, using resources responsibly, maintaining what we already have, and rebuilding with greater resilience when losses happen.

4. Community Resilience

Working Together to Prevent Losses

Sustainable loss prevention is a shared responsibility, People helping People. Portage Mutual works with brokers, industry organizations, policyholders, and communities to better understand local and emerging risks, share practical loss-prevention information, and support preparedness for severe weather and other unexpected claim events.

Our broker partners bring valuable knowledge of the people and communities they serve. Industry relationships help us learn from research, changing loss trends, and resilience practices across Canada. Our community connections help ensure that loss-prevention information remains practical, relevant, and responsive to local needs.

By sharing knowledge and encouraging property maintenance, emergency preparedness, early detection, and resilient recovery, we can help protect people and property while reducing waste, disruption, and the resources required to recover from preventable losses.

5. Responsible Business Operations

Portage Mutual is working to use energy, paper, and other resources responsibly across our operations. We measure energy consumption and associated greenhouse gas emissions, recycle securely shredded paper and electronic equipment, track operational waste, and look for opportunities to reuse or donate materials and improve building efficiency. Recently we have consolidated office spaces and started to transition our company vehicles to hybrid alternatives us reduce fuel consumption and

greenhouse gas emissions related to our operations. By better understanding how resources are used, we can make informed decisions that reduce waste, manage costs, and support more sustainable operations.

We also consider environmental and climate risks as part of our broader approach to risk management and business planning. We assess physical risks, such as storms, wildfires and floods, as well as transition risks arising from regulatory, market and technological change. These considerations inform decisions across underwriting, pricing, claims, investments, capital planning, operations and strategy. By monitoring emerging trends and incorporating climate considerations into established risk processes, we support informed decisions and the long-term resilience of our Company, policyholders and communities.

6. Governance, Risk Management and Transparency

Climate considerations are integrated into Portage Mutual's established governance and Enterprise Risk Management framework. The Board and its committees provide oversight, while Senior Leadership and business functions are responsible for identifying and managing climate-related risks within their areas. Physical and transition risks are assessed using the Company's existing risk methodology and are considered through risk appetite, strategic planning, operational decision-making, internal controls, and regular risk reporting. This integrated approach helps Portage Mutual monitor changing exposures and support the long-term resilience of the Company, its policyholders, and the communities it serves.

Portage Mutual monitors sustainability-related risks, opportunities, and progress by considering both the needs of policyholders and the resilience of our broader business. We assess how changing weather patterns and climate-related developments may affect insured properties, underwriting, pricing, claims, and the availability of insurance protection. Across our business, we incorporate climate considerations into risk assessments, strategic planning, investments, operations, and governance. We also collect operational information, review emerging opportunities, and report publicly on the continued development of our climate-risk management approach. Together, these activities help us make informed decisions, support policyholder resilience, and strengthen our ability to serve Canadians over the long term.

For more information related to climate resiliency, please see our public climate report:

https://www.portagemutual.com/company/reports