2026 Canadian Home Protection Report

THE HOMEOWNER'S FIELD GUIDE

Protect what matters most.

A practical guide to understanding household risks, improving awareness and preparing for the unexpected. Explore the decisions that can help protect your home, your family and your financial well-being.

CANADA | 2026 EDITION | CONSUMER REPORT

CANADIAN HOME PROTECTION

2026

A smarter approach to home readiness.

UNDERSTAND. PREPARE. PROTECT. 01 / REPORT

ABOUT THE PUBLICATION

About This Report

The Canadian Home Protection Report™ 2026 is an educational consumer publication designed to help Canadian homeowners understand several risks that may affect their homes, including property crime, residential fire, water intrusion, carbon monoxide and freezing temperatures. It is intended to support better questions, stronger household planning and more informed conversations with insurers, safety authorities and qualified service providers.

Important notice

Security, detection, monitoring and notification systems cannot prevent every loss or guarantee that an emergency will be detected, reported or resolved. Equipment performance can depend on installation, placement, maintenance, communication availability, power, environmental conditions, user behaviour and the nature of an incident.

Insurance coverage, deductibles, exclusions, endorsements, pricing and eligibility vary by insurer and policy. Readers should consult their licensed insurance representative and rely on their actual policy wording.

Health and life-safety information in this report does not replace instructions from emergency services, public-health authorities, fire officials, manufacturers or licensed professionals. In an emergency, follow official directions and call 9-1-1 where appropriate.

OUR APPROACH

360°

Think beyond one device or one hazard. Build a more complete picture of household readiness.

A message to Canadian homeowners

Most people do not protect their homes because they expect an emergency today. They take reasonable precautions because the consequences of being unprepared can be significant. A home may hold the people, pets, memories, possessions and financial commitments that matter most to a family. Protecting it therefore requires more than thinking about one risk or purchasing one device.

No home can be made entirely risk-free. The practical objective is to understand relevant hazards, strengthen household readiness, improve the opportunity for earlier awareness and prepare a sensible response.

Understanding Risk Without Using Fear

Canadian homeowners face a wider range of interconnected risks than burglary alone. Fire, water, carbon monoxide, severe weather, freezing temperatures, power interruptions and delayed discovery can all affect household safety and financial recovery. This report is designed to help readers identify practical protection gaps without implying that any event is inevitable.

THE BIGGER PICTURE

Evidence snapshot

A look at selected Canadian figures that provide context for home safety, property protection and recovery planning.

PROPERTY CRIME

Up to 3× Less Likely to Experience an Attempted Break-In.*

Protection is about more than crime. It is about the people, memories and property that matter most.

*Qualified claim. No security system can guarantee prevention.

CARBON MONOXIDE

300/200

Estimated annual impact

Approximately 300 deaths and 200 hospitalizations annually, according to the Government of Canada.

SEVERE WEATHER

$2.4B+

Insured damage

Severe-weather insured damage exceeded $2.4 billion in 2025.

CONSTRUCTION COSTS

+61%

Since January 2019

Residential building construction costs, as reported by IBC in May 2024.

Source years and measurement types differ. These figures are not directly comparable and do not predict the exposure of an individual household. Verify each statistic against its cited original source before publication.

These figures provide national context for the practical theme of this report: good protection combines maintenance, prevention, detection, awareness, emergency planning, appropriate insurance and a realistic response process.

START WITH THE ESSENTIALS

The report’s three central questions

Use these questions to identify where your household may benefit from better preparation.

01

What risks are relevant to my property, household and location?

02

Where could a problem develop or remain unnoticed?

03

What reasonable steps could improve our readiness and response?

KNOW THE FUNDAMENTALS

Five facts every homeowner should know

Practical information to help guide conversations, inspections and household decisions.

Property crime remains relevant	Statistics Canada reported 293 police-reported breaking-and-entering incidents per 100,000 population in 2024, an 11% decrease from 2023. The figure includes more than residential incidents and captures crimes reported to police.
Carbon monoxide cannot be sensed	Health Canada states that CO has no smell, taste or colour and can only be detected with a carbon monoxide alarm. The Government of Canada estimates roughly 300 deaths and 200 hospitalizations annually.

Flood risk deserves specific attention	The Government of Canada identifies floods as Canada's most common and costly natural hazard, states that flooding accounts for about half of home insurance claims and reports an average flooded-basement repair cost above $40,000.
Repair costs have risen	IBC reported in May 2024 that residential building construction costs had risen 61% since January 2019 and estimated home replacement costs had risen 23%.
Protection works in layers	No single camera, alarm, detector, insurance policy or maintenance practice addresses every risk. Readiness is strongest when multiple measures work together.

YOUR NEXT STEP

How prepared is your home?

Take the home protection assessment to review key areas of household readiness and identify practical next steps for your property.

Complete the checklist online. Your information will not be saved. When finished, you can download a completed copy, download a blank copy or print either version for your records.

Start the assessment →

Designed for personal planning. Not a guarantee of protection or insurance eligibility.

THE HOMEOWNER'S GUIDE

Explore the Home Protection Report

Practical resources to help you understand risks, review household preparedness and plan your next steps.

01

PRACTICAL PLAN

30-Day Home Protection Action List

Four weeks. Four priorities. Small, manageable actions to help build a more prepared household.

Explore Action List ↗

02

UNDERSTAND THE RISKS

How Home Risk Is Changing in Canada

Explore how weather exposure, reconstruction costs, connected-home dependencies, extended absences and household support needs can affect preparedness.

Explore Risk Check ↗

03

PROPERTY CRIME

Up to 3× Less Likely to Experience an Attempted Break-In.

Understand Canada's reported breaking-and-entering statistics, what the national figures tell us, and why they cannot predict risk for an individual home.

Explore Risk Check ↗

04

RESIDENTIAL FIRE

Fire Is One of the Biggest Thieves.

Residential fire is first a life-safety issue. Property recovery matters, but escape, early warning and emergency response come first.

Explore Risk Check ↗

05

WATER / FLOODING /LEAK RISKS

Water Damage, Flooding and Leak Risk

Water losses can originate inside the home or from external flooding. Those are not the same insurance event, and the distinction matters for prevention coverage and recovery.

Explore Risk Check ↗

06

CARBON MONOXIDE

Carbon Monoxide: The Invisible Risk

Carbon monoxide is produced when fuel does not burn completely. Health Canada states that it has no smell, taste or colour and can only be detected with a carbon monoxide alarm.

Explore Risk Check ↗

07

WINTER RISK

Freeze Damage and Canadian Winter Risks

Canadian winter risk often involves a chain of events: heating or power loss, declining interior temperature, vulnerable plumbing and delayed discovery. The purpose of winter planning is to interrupt that chain where reasonably possible.

Explore Risk Check ↗

08

HOUSEHOLD NEED

Protecting Special Household Members

Planning should reflect the people, pets and property uses that make each household unique.

Explore Risk Check ↗

09

HOMEOWNER MISCONCEPTIONS

Common Homeowner Misconceptions

Separating reasonable assumptions from evidence-based realities

Explore Risk Check ↗

10

INSURANCE QUESTIONS

Insurance Questions Every Homeowner Should Ask

Insurance policy terms vary. The purpose of this section is not to interpret an individual contract. It is to help readers prepare direct questions for a licensed broker, agent or insurer before a loss occurs.

Explore Risk Check ↗

Canadian Home Risk Assessment™

This is an educational self-assessment, not a professional inspection, code review, insurance assessment,actuarial model, guarantee or certification.

Explore Risk Check ↗

CANADIAN HOME PROTECTION REPORT™ 2026

Home Protection Readiness Index™

A structured way to review household preparedness, identify unanswered questions and prioritize practical next steps.

READINESS, NOT PREDICTED RISK

This index measures whether common preparedness actions have been considered. It does not predict loss, assess insurance risk, replace an inspection or guarantee safety.

How to calculate the score

Give one point for each completed item on the Canadian Home Risk Assessment™. Do not award a point where the answer is unknown. Unknown items should be treated as review priorities, not as failures.

SCORE	READINESS CATEGORY	RECOMMENDED INTERPRETATION

0–7	**Foundation needs attention**	Several basic actions are incomplete or unknown. Prioritize life-safety alarms, emergency planning, insurance review and access to utility shutoffs.
8–14	**Developing readiness**	Important measures exist, but significant gaps remain. Focus on the domains with the most unanswered items.
15–21	**Strong foundation with gaps**	The household has addressed many core measures. Validate remaining gaps and confirm maintenance and insurance details.
22–28	**Comprehensive educational readiness**	Most educational checklist items are complete. Continue testing, maintenance, annual review and adaptation to household changes.

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PRIORITY OVERRIDE

Some gaps need attention regardless of score

Regardless of the total score, treat the following as immediate review items:

- Missing or non-functioning smoke alarms.
- Missing or non-functioning carbon monoxide (CO) alarms where required.
- No household evacuation plan.
- A known electrical, fuel-burning, water or structural defect.
- Inability to meet essential medical needs during a power outage.
- Unclear emergency contacts.
- An insurance requirement that is not being met.

A high readiness score does not cancel out a critical safety concern. Address urgent life-safety issues promptly and contact qualified professionals or emergency services when appropriate.

Important: This index is an educational self-review tool. Scores are not a prediction of future loss, a professional inspection result, an insurance underwriting assessment or a guarantee of protection.

A PRACTICAL FRAMEWORK

Building a Layered Protection Strategy

Effective home protection combines prevention, awareness, appropriate technology, response planning and recovery preparation. Each layer serves a different purpose, and no single measure addresses every risk.

01

PREVENT

Maintenance and prevention

Reduce avoidable hazards through property maintenance, certified equipment, safe use and correction of known defects.

Address hazards at their source

02

DETER

Deterrence

Use visible, lawful measures that can reduce opportunity, such as lighting, secure access and maintained sightlines.

Reduce avoidable opportunities

03

DETECT

Detection

Use appropriate alarms and sensors to identify smoke, carbon monoxide, unauthorized access, water or abnormal temperature conditions.

Identify conditions that need attention

04

VERIFY

Awareness and verification

Ensure alerts reach the right person and provide enough information to choose a safe next action.

Understand alerts and next steps

05

RESPOND

Response

Define who contacts 9-1-1, the insurer, service providers and trusted local contacts. Monitoring may be one response layer but does not guarantee outcome or response time.

Know who does what, and when

06

RECOVER

Recovery

Maintain insurance, inventories, records, accommodation planning and contractor information to support recovery.

Prepare for the period after a loss

+

Protection works as a system

Prevention, detection, informed decisions, response and recovery complement one another. Review each layer for your property's characteristics, household needs and insurance requirements.

These layers are an educational planning framework, not a guarantee against loss. Follow applicable safety requirements and the instructions of qualified professionals and emergency authorities.

Learn More →

UNDERSTANDING THE CONSEQUENCES

The Cost of Being Unprepared

The cost of a home incident is not limited to the first repair invoice. It can include financial, operational and emotional consequences. This section intentionally avoids inventing national averages where authoritative data is unavailable.

IMPACT CATEGORY	EXAMPLES
Direct property loss	Building damage, contents, cleanup, restoration and replacement.
Coverage gap	Deductibles, exclusions, sublimits, uninsured losses or non-compliance with policy conditions.
Temporary disruption	Accommodation, meals, transportation, storage, pet care and altered routines.
Time and administration	Police reports, claims, estimates, inventories, identity replacement and contractor coordination.
Household wellbeing	Stress, loss of privacy, disrupted sleep and changed confidence in the home.
Business interruption	Lost work time, damaged home-office equipment and disruption to a home-based business.
Delayed discovery	Greater spread of water, extended cold exposure, prolonged unauthorized access or loss of options to intervene.

EVIDENCE AND LIMITATIONS

What the Evidence Can and Cannot Support

Reported figures should be interpreted within their scope. A specific repair estimate, an insurance claim and a national catastrophe total measure different things.

EVIDENCE TOPIC	WHAT THIS REPORT CAN STATE

Flooded basement repairs	The federal government reports that repairing a flooded basement costs more than $40,000 on average.
Residential break-ins	No authoritative current national average for the complete homeowner cost of a residential break-in was identified for this report.
Residential fire claims	A sufficiently authoritative and comparable national average residential fire claim figure was not confirmed for this report.
National catastrophic losses	National catastrophic-loss totals provide broader context but do not predict the amount an individual household may lose.

Editorial note: Verify the federal basement-repair figure against its original source and retain the source, publication date and applicable context before publishing this report.

THE BALANCED CONCLUSION

Homeowners do not prepare because every event is likely. They prepare because a few practical actions can improve options, clarity and recovery when an unexpected event occurs.

Costs and consequences vary by property, event severity, response time, location, insurance policy and household circumstances. Examples are illustrative and are not estimates of the likely cost of an incident.

FROM AWARENESS TO ACTION

Your Next Step

Home protection does not need to happen all at once. Start with the most important risks, address immediate concerns, and build a practical plan you can review over time.

A practical sequence

4

Complete the Canadian Home Risk Assessment™.

5

Address any immediate life-safety or known maintenance concern.

6

Create or update the household emergency plan and kit.

7

Review insurance terms with a licensed representative.

8

Document the home and valuable property.

9

Arrange qualified inspection, maintenance or installation where needed.

10

Review the plan at renewal and after meaningful household or property change.

COMPLIMENTARY REVIEW

Homeowners who want help reviewing their protection layers may request a complimentary home protection review from our partner, AlarmTek Smart Security.

- Intrusion protection
- Video awareness
- Smoke detection
- Carbon monoxide
- Water detection
- Freeze monitoring
- Response options

Request a complimentary review →

Important scope note: The review is educational and solution-oriented. It is not an engineering inspection, insurance assessment, code certification or guarantee against loss.

THE NUMBERS BEHIND PREPAREDNESS

Canadian Statistics at a Glance

Selected Canadian figures provide context for common household risks, property losses and changing repair costs. Each statistic should be interpreted within its stated scope and reporting period.

7 topics · Selected evidence

TOPIC	APPROVED CLAIM	SCOPE / SOURCE YEAR

TOPIC	APPROVED CLAIM	SCOPE / SOURCE YEAR
Breaking and entering	293 police-reported incidents per 100,000 population in 2024; down 11% from 2023. This figure is not residential-only.	**SOURCE** Statistics Canada, 2025 release covering 2024.
TOPIC Carbon monoxide	**APPROVED CLAIM** Estimated 300 deaths and 200 hospitalizations annually.	**SCOPE / SOURCE YEAR** **SOURCE** Government of Canada, updated 2023.
TOPIC Severe weather	**APPROVED CLAIM** More than $2.4 billion in insured damage in 2025.	**SCOPE / SOURCE YEAR** **SOURCE** Insurance Bureau of Canada, January 20, 2026.
TOPIC Decade comparison	**APPROVED CLAIM** $37 billion in insured catastrophic weather and wildfire losses from 2016–2025, compared with $14 billion from 2006–2015, adjusted for inflation.	**SCOPE / SOURCE YEAR** **SOURCE** Insurance Bureau of Canada, January 20, 2026.
TOPIC Construction costs	**APPROVED CLAIM** Residential building construction costs had risen 61% since January 2019; estimated home replacement costs had risen 23%, as reported in May 2024.	**SCOPE / SOURCE YEAR** **SOURCE** Insurance Bureau of Canada, May 9, 2024.
TOPIC Flooded basement	**APPROVED CLAIM** Average repair costs reported as more than $40,000; flooding described as accounting for about half of home insurance claims.	**SCOPE / SOURCE YEAR** **SOURCE** Government of Canada overland flood insurance guidance, 2026.
TOPIC Residential fire	**APPROVED CLAIM** Nearly 30 residential fires per day on average in 2021 and 156 fatalities in participating jurisdictions.	**SCOPE / SOURCE YEAR** **SOURCE** Statistics Canada National Fire Information Database (NFID). Limited to cited jurisdictions.

How to read these figures: These statistics describe different measures, periods and populations. They should not be treated as directly comparable or as predictions of an individual home's risk, insurance coverage or potential loss. Confirm each claim against its original source before publication.

Home Emergency Checklist→

Insurance Discussion Worksheet?

TRANSPARENCY & EVIDENCE

Research Methodology

This report prioritizes federal government, Statistics Canada, public-health, fire-authority and Insurance Bureau of Canada sources.Commercial sources were not used for central statistics where a stronger authoritative source was available. Claims were restricted to wording directly supported by the referenced source. Where a national average could not be verified, the report states the limitation rather than substituting a weaker number.

Source hierarchy

Preferred sources for factual claims and reported statistics.

11. Government of Canada and provincial or territorial authorities.
12. Statistics Canada datasets and analyses.
13. Public-health and fire-safety authorities.
14. Insurance Bureau of Canada consumer and loss reporting.
15. Other reputable institutional sources only where necessary and clearly identified.

Claim handling

How statistics, limitations and recommendations are presented.

- ✓ Statistics show their reference year.
- ✓ Scope limitations accompany partial-jurisdiction fire data.
- ✓ Police-reported crime is identified as police-reported and not residential-only.
- ✓ Insured loss totals are not treated as total economic losses or individual predictions.
- ✓ Consumer recommendations are distinguished from statutory or policy requirements.

The report is intended for consumer education. Statistics provide context, not a guarantee of outcomes or a prediction of the risks facing any particular property. Readers should consult original sources and qualified professionals for decisions specific to their home.

UNDERSTANDING THE EVIDENCE

Data Limitations

National statistics and published research help explain broad patterns of home-related risk. They also have important boundaries. Understanding these limitations helps readers interpret the information responsibly and avoid drawing conclusions that the evidence cannot support.

Limits of the data

- Police-reported crime excludes incidents that were not reported to or identified by police.
- Breaking-and-entering figures used in this report include non-residential incidents.
- The cited fire data covers participating jurisdictions and does not represent the entire country.
- Insurance totals generally represent insured losses and may not capture all uninsured or indirect costs.

Limits of interpretation

- National and regional data cannot determine the exposure or expected loss of a specific address.
- Insurance coverage is governed by the applicable contract, endorsements, exclusions and law.
- Technology cannot guarantee prevention, detection, communication, emergency response or a particular outcome.
- Statistics and government guidance can change. This edition should be reviewed annually before republication.

Use this report as a starting point

The information in this report is intended for general educational purposes. It is not an address-specific risk assessment, a guarantee of insurance coverage, or a substitute for advice from qualified professionals. Confirm current information and review your own circumstances before making decisions.

SOURCES & ATTRIBUTION

References

The following publications and resources inform the statistics, safety guidance and insurance context presented in the Canadian Home Protection Report™ 2026. Refer to the original sources for definitions, reporting periods, methodology and the latest updates.

View All References

Practical Home Protection Toolkits

Actionable tools for annual use, quoting support and household planning. Turn the information in this report into practical records, informed questions and repeatable home protection habits.

01

HOME PROTECTION SCORECARD

Canadian Home Protection Scorecard TM

The scorecard translates the 28-item readiness assessment int four recognition levels. It is not an actuarial score, insurance rating, inspection result or guarantee. Its purpose is to help a household recognize progress and identify the next reasonable actions.

Explore Toolkit 1 ↗

03

ANNUAL HOME PROTECTION CALENDAR

Annual Home Protection Calendar

A month-by-month maintenance and preparedness rhythm A month-by-month plan for keeping household safety, maintenance, emergency readiness and insurance documentation on track. Check off actions as they are completed and record notes, repairs and follow-up dates in each month's space.

Explore Toolkit 2 ↗

03

COSTLY HOMEOWNER MISTAKES

Costly Homeowner Mistakes

Practical errors that can increase vulnerability, delay awareness or complicate recovery

Explore Toolkit 3 ↗

04

INSURANCE CLAIM TOOLKIT

Insurance Claim Readiness Toolkit

Organize information before a loss and keep a disciplined record after one

- Protect life and follow emergency-service directions first.
- Take reasonable emergency steps only when safe and consistent with insurer guidance.
- Document conditions with photographs and notes.
- Contact the insurer or authorized claim channel promptly.

Explore Toolkit 4 ↗

05

HOME PROTECTION TECHNOLOGY GUIDE

Home Protection Technology Guide

A neutral guide to purpose, limitations and responsible use

Explore Guide ↗

06

HOME PROTECTION REVIEW WORKSHEET

Home Protection Review Worksheet

A product-neutral discovery tool for homeowners and advisors

Explore Worksheet ↗