

## *Ways to reduce damage before a summer hailstorm strikes*

Hailstorms are becoming more common, particularly in Alberta, where over half of Canada's hail events occur. They are so widespread that the province is home to the notorious Hailstorm Alley (an area that stretches from High River to Calgary — itself dubbed the Hail Capital of Canada — and sometimes as far north as Edmonton and across to Rocky Mountain House).

Insurance claims from hail totaled more than \$3 billion between 2019 and 2023 and, in 2020 a single hailstorm in Calgary caused more than \$1.3 billion in damages. That storm generated 70,000 insurance claims and ranks as Canada's fourth most costly natural disaster insurance payout.



**25¢**

Hail – rock hard ice the size of a penny can often be as big as a quarter.



**130 km/h**

Hail can pelt down at speeds up to 130 km/h (according to Environment Canada)



**\$1.3bn**

In damages caused by the most costly hailstorm in Calgary in 2020.

The threat of hail — rock hard ice the size of a penny that can often be as big as a quarter — pelting down at speeds up to 130 km/h (according to Environment Canada) on condos, houses, vehicles and other property can be frightening with its potential to injure people and animals. Essential elements of a condo – from aluminum or vinyl siding – to roofs and windows can be smashed or torn away resulting in widespread and expensive damage.

## **What do condo property owners need to know?**

As with any threat, the key is to be informed about the risks and then to be prepared.

The starting point for understanding the risk from hail is for the condo to talk to their insurance provider and determine what coverage the condo has, including what additional coverage or options may be needed in the event of a hailstorm. It is possible that the building may have specific exclusions; on the other hand, it may qualify for discounts for using storm resilient materials for such things as roofing.

The next step is being proactive about risk management. Potential damage can be reduced or even avoided, by taking some practical steps ahead of hail season. Gutters and downspouts often sustain damage as they are made from thin gauge metals and the intensity and the weight of the hail, and the build-up of water due to ice dams from the hail could cause the gutter to collapse. One countermeasure is to install heavy duty gutters that use copper or galvalume. It's important to inspect and, if necessary, replace supporting brackets in advance of hail season as they can fail due to the weight of the extra water and ice. As always, it's important to make sure drains and downspouts are clear of debris. Neighbouring trees on the property should be pruned to avoid branches falling onto the building during a storm.

Another consideration is to have protocols as a hailstorm approaches. Patio furniture and umbrellas, potted plants and barbeques should be secured as storms often have high winds and these items can become dangerous projectiles. Windows and doors should be kept closed and curtains and blinds should be drawn or lowered respectively if a storm is approaching. This raises the question as to how the condo communicates with residents during extreme weather and if there is an alert system in place to get in touch with residents. Environment Canada provides extreme weather alerts through its app and on social media channels, but it's useful to use text or email to contact residents of the building, keeping in mind that some of these methods may not work during and after a storm due to power outages and other damage.

## **Preventative steps condo boards can take to manage risk**

The Institute for Catastrophic Loss Reduction (ICLR) offers a HailSmart program which is endorsed by the insurance industry. It provides a few longer term and more extensive recommendations to make a building more resilient, especially useful when it comes to replacing older materials and implementing upgrades.

The ICLR notes that buildings with steeper roofs are less prone to hail damage. It also recommends installing a full layer of waterproof underlay which is known as ice-and-water shield and using roofing products with Underwriters Laboratories UL 2218 Class 4 impact resistance rating. Because vinyl and aluminum siding are vulnerable to hail damage, the ICLR recommends brick cladding or cement board known as Hardie Board. Skylights, windows and doors are also exposed and should be made from materials that have a "Miami-Dade" impact rating. Windows can be covered with window safety films or upgraded with storm shutters.

## **What to do if hail has damaged your property**

If you have experienced damage reach out to the BFL CANADA Claims Team and report it immediately. Our team will assist document and assess damages, as well as determine best steps forward.



**BFL CANADA - We are here to help!**

**For more information about our services, visit our website:**  
[bflcanada.ca/realty-insurance-services](https://bflcanada.ca/realty-insurance-services)