

RISK INSIGHTS

PREVENTING PROPERTY DAMAGE FROM HAILSTORMS

Across the country, **hail is a severe weather hazard that can damage commercial assets, public infrastructure, homes, vehicles, and crops.** Hail can affect any region in Canada, typically between June through September, with the Western provinces getting hit the hardest. To determine if you are in an area prone to hail, visit the **Government of Canada's Weather information webpage.**

HAIL IS FORMED INSIDE THUNDERSTORM UPDRAFTS, WHICH CREATES PELLETS OF ICE THAT CAN RANGE IN SIZE FROM A PEA TO A GOLF BALL—AND SOMETIMES LARGER.

Once hailstones are the size of a quarter or larger, they can cause significant damage to roofing, vehicles, and agriculture. Wind-driven hail can fall at an angle ripping apart siding and breaking windows. Damage isn't always obvious; holes in roofing, for example, can lead to leaks behind walls, creating water and mould problems down the road.

What can be done to mitigate future hail losses? Continue reading to learn about which areas of your property may expose you to hail damage and ways you can reduce your risk.

Install impact-resistant roofing materials

Consider implementing a long-term solution, such as replacing standard roofing materials with impact-resistant materials (asphalt, rubber, or metal) that are class 4-rated as per Underwriters Laboratory (UL) 2218. Class 4-rated roofing materials are tested and proven to hold up against hailstorms. This is particularly important for properties located in moderate to high-risk hail zones. In 2022, the Institute for Catastrophic Loss Reduction (ICLR) conducted a benefit-cost analysis report showing the annual hail damage amounts to \$400 million in Canada. As an example, if you proactively install a 170 m² impact-resistant roof, it will cost approximately \$3400. On the contrary, claim costs due to hail damage can reach \$10,000 for the same roof size. Although an impact-resistant roof may still suffer cosmetic damages, the average repair cost is cut by half. This is a beneficial investment versus enduring severe roof damage that can lead to other structural issues.

On commercial building roofs, steel may be heavier and more expensive but performs better than softer metals such as aluminum and copper. On residential buildings, we recommend replacing standard shingles with impact-resistant asphalt shingles.

Address water damage

Once hailstones punch a hole in a roof or tear through siding, there is the possibility of water damage. Water damage is significant because water pools on the roof and drains into a place you can't see. It is important to conduct regular inspections before hail season because water damage can end up being a much larger issue after a hail event. Proper roof cladding is also essential in protecting against water infiltration.

Protect A/C units

Air conditioning units on rooftops contain coils that are susceptible to damage even by strong winds. Therefore, hail can severely damage unprotected A/C units on commercial industrial buildings, condominiums, and other alike structures. To be proactive and mitigate damages, install a specially designed cage around your A/C unit that allows for proper airflow. A shielded A/C unit is more likely to survive a hailstorm.

Cover vehicles and equipment

Park your vehicles inside a garage or carport. It is very important to disconnect car batteries when parking indoors as they pose a fire risk. Move equipment into your building, trailer, shed, or storage unit. For extra protection, securely place a hail-resistant cover over vehicles. There are also hail-resistant blankets and tarps of all sizes designed to cover equipment, tools, furniture, and other valuables. If it is not possible to bring vehicles and equipment inside, these hail-resistant covers, blankets and tarps may be your best shot at protection when they are left outside during a hailstorm.

Stay informed

Watch weather reports and set up alerts that notify you in real-time when potential storms and hailstorms are on their way. Aside from mitigating your risk with permanent installations, it is important to stay informed so you can take swift action and minimize business interruptions. With this information, you can protect employees, customers, and visitors by either postponing meetings and events, or closing outdoor areas and directing your services indoors.

Conclusion

Risk Services can help you assess the condition of your roof, structure, and outdoor areas and recommend ways your property can withstand hail. In addition to our loss prevention tips, we may even recommend tradespeople to take a closer look and inspect areas requiring proper tools and equipment. If you suspect a problem, it's better to get ahead of the issue rather than having to resolve a bigger problem post-hail event. Pay attention to the weather and stay informed on available solutions that can mitigate your risks.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at **www.northbridgeinsurance.ca**.



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