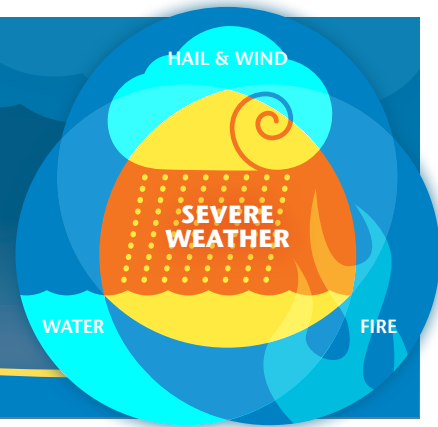


Severe Weather in Alberta

Prevention Tips for Your Home

Severe weather continues to be the source of increased claims throughout Alberta. As damage to homes is one of the largest concerns related to storm activity, we've compiled a number of prevention tips to help you reduce your risk of loss.



What can I do to protect my home from severe weather?

Windows and Doors

- Purchase shutters to protect windows from airborne debris
- Install doors that are pressure and impact rated
- Ensure your garage door is pressure rated for severe winds
- If you have a double door, install a heavy-duty bolt or slide bolts to the top and bottom

Roofs

- Ensure roofing materials are rated for severe winds
- Tightly connect ridge vents and soffits to the roof to prevent water damage
- If you have a gable roof, make sure it is properly braced

Exteriors

- Ensure exterior siding is rated for severe winds
- Securely anchor any outdoor accessories such as air conditioners or utility sheds
- Make sure connections between columns, porches or overhangs are adequately secured

What materials and practices should I consider when replacing my roof?

- Use Class 4 rated building materials. These roofing materials have undergone rigorous testing in order to meet specific standards and be considered impact resistant.
- Protect yourself by using a licensed roofing contractor with credentials recognized in the province of Alberta.

We offer a Superior Roof Discount for those who have Class 4 rated materials installed by a licensed roofer. **This discount may reduce your Hail and Windstorm premium by up to 20%.**

What materials should I consider when replacing my exterior wall covering?

- Use materials that resist repetitive contact or accidental impact without damage, such as brick, stone and cement fiber siding. Vinyl siding, stucco, aluminum siding and wood are more likely to be affected in the event of hail.

We offer a 5% discount on Hail and Windstorm premiums for homes with exteriors covered 50% or more by impact resistant materials.

What can I do to reduce my risk of sewer backup?

- Avoid storing items directly on basement floors
- Ensure downspouts are not connected to the weeping tile and are directed away from your home
- Install a mainline backwater valve to protect all basement plumbing, including the catch basin
- Make sure your backwater valve is maintained and cleaned on a regular basis
- Select the right sump pump for your home by ensuring the motor is large enough to support it
- Ensure your sump pump has its own outlet and circuit breaker, as well as a battery backup in the event of a power failure
- Consider installing a warning device to signal water build-up in your sump pump

Installing a mainline backwater valve in your home may qualify you for a discount of 20–30% on sewer backup premiums. If you are unsure as to whether or not you have a backwater valve installed, a licensed plumber can come to your home to investigate.

If you are considering installing a backwater valve or sump pump, we recommend checking with your municipality on the availability of incentives or rebates related to the installation of equipment used for preventative measures.

Contact your Wawanesa Insurance Broker to discuss these preventative tips and discounts that may be available to you.

Online Resources

Wawanesa Insurance – Personal Property Inventory Form
wawanesa.com/PropertyInventory

Insurance Bureau of Canada – Protect Yourself from Disaster
ibc.ca/en/Natural_Disasters/Protect_Yourself_from_Climate_Change/

The Institute for Catastrophic Loss Reduction
BasementFloodReduction.com

Government of Canada – Get Prepared
getprepared.gc.ca

Alberta Government – Weather Emergencies and Natural Disasters
alberta.ca/emergencypreparation.cfm