

RAIN, HAIL, AND WINDSTORMS

Severe wind and rainstorms are occurring more frequently in Canada, and with more vigor. Preparing your property appropriately now will limit damage and help keep your family safe when heavy rains, hail and winds do occur.

RAINSTORMS

Rain

The increased frequency of localized, intense rainstorms is a reality and the resulting water damage can be devastating. The speed and unpredictability of these flash storms creates an uncomfortable vulnerability to homeowners. Take steps now to prepare your property and reduce potential damage:

- Repair aging or damaged roofing.
- Clear eavestroughs and ensure downspouts feed away from the foundation of your home.
- Ensure sump pumps are running, and connected to battery backup if possible. Consider installing a backwater valve.
- Keep valuable items off floors, or store them in water-tight bins.
- Install covers or grates for basement window wells.
- Clear all floor drains of obstructions.
- Grade your property so it slopes away from the foundation.
- Remain aware of local rivers, dams, streams and other bodies of water, as water levels can increase quickly.
- If you are away, ask someone to check your home for damage after the storm passes, once safe to do so.

Lightning

Lightning generates intense heat that can surge through electronic circuits or plumbing and even start fires. Best safety practices should be utilized during a severe thunder and lightning storm. As soon as you hear thunder, get to a safe location and stay indoors for at least 30 minutes after the thunder ends. If someone is struck or otherwise injured by lightning, seek medical help immediately. If your home is struck by lightning:

- Call 911 if you see or smell fire or smoke and evacuate the property immediately.
- Check for signs of fire or charred marks on the roof and through the home.
- Check your smoke detectors, circuit breakers, outlets and light switches for functionality.
- Shut off natural gas if your home has corrugated stainless-steel natural gas tubing (CSST). Have the gas company come to check the lines.
- Have a licensed electrician check your structure's wiring if there are any signs of damage.
- Use surge-protector devices to reduce the chance of damage to your electrical equipment.

HAIL

Hail forms when water vapor in updrafts hits a freezing point. Ice forms and falls down to be coated by water again. Hailstones can be as small as peas or as large as softballs, and the larger ones can cause injury and serious damage. Environment Canada issues Severe Thunderstorm Warnings for anticipated hail events.

How to Minimize Hail Damage to Property:

- Large hail can shatter windows. Closing the drapes, blinds or window shades can help prevent the wind from blowing broken glass into the building.
- Park your vehicles under cover if possible.
- Move patio and lawn furniture indoors.
- Consider using impact-resistant material if you are planning to replace your roof.

WIND

The season for intense windstorms and tornados in Canada typically runs March to October, but high winds can occur year-round. Consider the following tips to prepare your home for serious windstorms:

- Close and secure all doors and windows – high winds entering homes can create high internal pressure and cause more damage.
- Move patio furniture, garbage cans, and other loose outside items to a secure location.
- Designate a meeting place in the home in case of a tornado. It should be as low as possible, and prepared with an emergency kit, thick blankets and other important items.
- Make trees more storm resistant by trimming damaged or aging limbs, and have larger trees checked regularly by a professional arborist.
- Consider installing permanent shutters on windows and strengthening garage doors.

INSURANCE & WATER DAMAGE



Some policies will have higher deductibles or sub-limits of insurance when it comes to water-related damage. No two policies are alike, so be sure to review your policies and discuss any questions with your Broker.

- Water & Wind – Strong winds can send debris airborne, resulting in unwanted openings in your home, allowing water to enter. Most insurance policies will cover the damage caused by this water.
- Sewer Backup – Heavy rains can overwhelm sewer or septic systems, causing them to back-up. Coverage for Sewer Backup is available from most Insurers in Canada.
- Surface or Overland Water – Water which rapidly accumulates on the surface of the ground, often from heavy rain or rapid snowmelt, can enter your home through ground-level doors or windows. While available from many Insurers, many Canadians have not opted to purchase this coverage.
- Ground Water – Water which infiltrates underground through basement walls and foundations is considered ground water. Often this water enters slowly, seeping in over time. This type of damage is excluded by most insurance policies, considered a maintenance issue, although some Insurers offer coverage for the resulting damage after a sudden and unexpected infiltration.
- Flood Water – When a natural or man-made body of water overflows, that is typically considered flood water. Damage caused flood water is excluded in base wordings, though some Insurers will offer to add flood cover, subject to eligibility which considers proximity to water bodies.
- Note that government disaster assistance will only apply to a primary residence, not a secondary home such as a cottage.

WEATHER EMERGENCY PREPARATIONS

Severe weather can disrupt utilities and other services. Public Service Canada recommends that homes be self-sufficient for at least 72 hours without power, tap-water, or assistance from emergency responders. Your family can be better prepared for the unexpected by creating an Emergency Plan and Kit.



Plan

Take time now to prepare a Plan with your family. You may not be together when an emergency takes place, but the prepared Plan will help everyone work through the situation:

- Plan how to contact one another if not at home.
- Draw a plan of your home with emergency exits and meeting places.
- Make copies of important documents, including the Plan, and store them in a known and secure location.
- Document emergency contact information for doctors, family, insurance claims, etc.
- Write down the location of fire extinguishers, electrical panels, drains, gas valves.

Kit

Your basic emergency kit should include:

- Water – 2L per person, per day
 - Food – Cans, energy bars, and dried foods, replaced annually
 - Manual can opener
 - Wind-up or battery-powered flashlight
 - Wind-up or battery-powered radio
 - First aid kit
 - Extra keys for car & house
 - Cash and traveler's cheques
 - Important family documents
 - Emergency plan
 - Necessary medications and medical equipment, baby food & supplies
- Consider these additional emergency kit supplies
- Water – Extra 2L per day for cooking and cleaning
 - Candles, matches & extra batteries
 - Change of clothing and gear for local weather
 - Sleeping bags and warm blankets for each person
 - Toiletries and personal hygiene items
 - Hand sanitizer, toilet paper and garbage bags
 - Prepaid phone card & mobile phone charger
 - Pet food & supplies
 - Water purifying supplies
 - Basic toolkit
 - Whistle
 - Duct tape