

MIND your business



Institute for Catastrophic
Loss Reduction

Building resilient communities

ICLR Commercial Bulletin

ISSUE 9 • OCTOBER 2022

A photograph showing two men on a rooftop. On the left, an older man with white hair, wearing a dark blue polo shirt and black pants, holds a clipboard and a pen. On the right, a younger man wearing a white t-shirt, grey shorts, a baseball cap, and safety glasses is looking down at a piece of equipment. In the foreground, there is a large, circular, beige-colored HVAC unit with a metal grille. To the right of the HVAC unit is a tall, grey metal vent pipe with a silver cap. The background shows a residential area with green lawns, trees, and houses under a clear sky.

Protect your business from hail

When building, purchasing, or retrofitting your building in a hail-prone area, follow these recommendations to reduce damage.



▶ **Ensure roof is in good condition**

Inspect your roof, repair any wear and tear, and replace it when necessary. See our bulletin *How to inspect and maintain your commercial roof* (June 2022) available [here](#).

▶ **Select impact-rated skylights**

Choose products that (1) meet a minimum ASTM E1886 cyclic pressure test requirement and (2) are ASTM E1996 missile impacted rated "B," "C," "D," or "E."

Alternatively, use products that are either FM Approved per ANSI/FM 4431 with severe hail rating, or Miami-Dade County Approved (MDCA) with current notice of acceptance.

▶ **Protect roof-mounted HVAC equipment**

Select equipment that is capable of withstanding hail impacts or install protection such as hail guards, shields, and wire mesh. If a hail guard or shield is installed, it should also be properly designed to resist estimated uplift pressure as calculated in Part 4 of the National Building Code of Canada (NBCC).

▶ **Select impact-resistant solar panels**

Select solar panels designed to International Electrotechnical Commission (IEC) standards, per the IEC 61215 code, which includes a provision for impact resistance. The code requires that panels meet the FM 4473 Class 4 impact test rating as part of the IEC requirements.



Adapted from 'Protect your business from hail' by the Insurance Institute for Business and Home Safety (IBHS) with sincere thanks.

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Mission

To reduce the loss of life and property caused by severe weather and earthquakes through the identification and support of sustained actions that improve society's capacity to adapt to, anticipate, mitigate, withstand and recover from natural disasters.

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