

OTTAWA WINDOW PROS

Insurance Claims

Storm damage, broken glass claims, and what
coverage applies

9 Expert Answers from Construction Brain

ottawawindowinstall.ca/construction-brain

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Q1

Do I need impact-resistant windows to get a discount on my insurance?

Impact-resistant windows can sometimes qualify you for home insurance discounts, but **this depends entirely on your specific insurance provider and policy** — there's no universal rule in Ontario or Ottawa.

How Insurance Discounts Work

Unlike hurricane-prone regions in the U.S. (Florida, Texas, etc.) where impact-resistant windows are heavily incentivized or even required, Ontario insurers don't have standardized discount programs for impact glass. Some insurers do offer credits for upgraded windows and doors as part of broader **home hardening or renovation discounts**, but the criteria vary significantly from one company to the next.

What Ottawa Homeowners Should Do

The most reliable step is to **call your insurance broker directly** and ask two specific questions: "Do you offer discounts for impact-resistant or upgraded windows?" and "What documentation would I need to qualify?" Some insurers want product spec sheets showing ratings like **ENERGY STAR certification** or specific impact ratings. Others may bundle window upgrades into a general "home improvement" discount category.

Where Ottawa Window Pros Fits In

If your insurer does offer a discount, you'll likely need windows that meet a recognized standard. **ENERGY STAR certified products** are widely available through the network, and your installer can supply documentation of materials and installation for insurance purposes. In Ottawa's climate, upgrading to **triple-pane, reinforced vinyl or fiberglass windows** is already a smart investment for energy savings — any insurance discount would just be a bonus.

For a free consultation on window upgrade options, feel free to request a quote from Ottawa Window Pros and we can walk you through what products might qualify.

Q2

What's the typical deductible for a window damage claim?

That's a question better suited for your home insurance provider rather than a window installer.

Deductibles vary significantly depending on your specific insurance policy, provider, and coverage type. There's no "typical" amount I could give you that would be accurate for your situation — deductibles commonly range

anywhere from \$500 to \$2,500+ depending on your policy terms.

What I'd recommend doing is calling your insurance broker or provider directly and asking them specifically about window damage claims. They can tell you your exact deductible, whether the damage type (storm, impact, accidental) is covered, and whether filing a claim makes financial sense given the repair cost.

Where I can help is on the window replacement side of things. Once you know what your insurance will cover, you can get a detailed quote for the replacement work through Ottawa Window Pros — which you may need for the claim anyway. In Ottawa, a standard window replacement typically runs **\$400–\$800 per window** for vinyl, which can help you decide whether it's even worth filing a claim versus paying out of pocket.

If you need a written estimate for your insurance claim, or want to move forward with replacement once your claim is sorted, feel free to reach out to Ottawa Window Pros for a free consultation.

Q3

Are there insurance requirements for basement bedroom egress windows?

Yes, basement bedroom egress windows must meet specific safety requirements that can affect your home insurance coverage. Insurance companies require basement bedrooms to have proper emergency exits to ensure occupant safety in case of fire or other emergencies.

Building Code Requirements for Egress Windows

Under the Ontario Building Code, any basement room used as a bedroom must have an egress window or door that meets minimum size requirements. The window opening must be at least 3.8 square feet (0.35 m²) with no dimension less than 15 inches (380 mm). The bottom of the opening cannot be more than 3.9 feet (1.2 m) above the floor. These requirements ensure someone can quickly escape through the window during an emergency.

Insurance Implications

Most home insurance policies require basement bedrooms to meet current building codes, including proper egress. If you have a basement bedroom without compliant egress windows, your insurance company may deny claims related to injuries or deaths in that room. Some insurers may refuse to cover basement bedrooms entirely if they don't meet egress requirements. When you add or renovate a basement bedroom, notify your insurance company to ensure continued coverage.

Installation Considerations in Ottawa

In Ottawa's climate, egress windows need proper waterproofing and drainage systems to prevent water infiltration. Window wells typically require gravel drainage, proper grading, and sometimes drainage tiles connecting to your foundation drainage system. The installation often involves excavation work that requires careful attention to existing utilities and proper backfilling to prevent foundation issues.

Professional Installation Recommended

Egress window installation typically requires structural modifications, waterproofing expertise, and often building permits. City of Ottawa requirements may vary - confirm with your installer and consider consulting with Ottawa Building Services for permit requirements. For a free estimate on egress window installation that meets all safety and insurance requirements, request a quote from Ottawa Window Pros.

Q4

Do I need to notify my insurance company that I replaced my windows?

Most homeowners don't need to notify their insurance company for standard window replacements, but it's worth checking your specific policy since some insurers appreciate being informed about home improvements.

Window replacements typically don't trigger insurance notification requirements because you're replacing existing windows with similar or better products in the same openings. Unlike major renovations or additions, window replacement doesn't change your home's footprint or significantly alter its risk profile. However, some insurance companies do want to know about substantial home improvements, especially those that increase your home's value.

The main benefit of informing your insurer is potential premium reductions. New energy-efficient windows can sometimes qualify for discounts, particularly if you're upgrading to impact-resistant windows or significantly improving your home's energy efficiency. In Ottawa's climate, triple-pane windows with proper installation can reduce heating costs and potentially lower your premiums. Some insurers also offer discounts for homes with newer windows since they're less likely to have issues with water damage or break-ins.

When you should definitely notify your insurance company: if you're doing a whole-house window replacement (10+ windows), upgrading to specialty security windows, or if the total project value exceeds \$10,000. Also inform them if you're making any structural changes to accommodate new windows, as this would require permits and could affect your coverage.

Your best approach is to call your insurance agent and ask about their policy on home improvements. Many will simply note the upgrade in your file and may even reduce your premiums. Keep all receipts and installation documentation, as these prove the improvements were done professionally and can help with future claims.

For a free estimate on energy-efficient window replacement that could qualify for insurance discounts, request a quote from Ottawa Window Pros.

Q5

Does my home insurance cover window damage from the big storm we just had?

Most home insurance policies in Ontario do cover window damage from storms, but coverage depends on the specific cause and your policy details. You'll need to review your policy or contact your insurer to confirm

your specific coverage.

Storm damage coverage typically includes windows broken by wind, hail, or debris during severe weather events. If the recent storm caused direct damage to your windows - such as hail cracking the glass, wind pressure breaking panes, or flying debris impact - this is usually covered under the "perils" section of your homeowner's policy. Most standard policies in Ontario include coverage for windstorm and hail damage.

However, there are important exceptions to understand. Insurance typically won't cover damage from flooding, ice damming, or gradual deterioration that the storm simply exposed. If your windows were already in poor condition and the storm just revealed existing problems, coverage may be denied. Additionally, if water entered through damaged windows and caused interior damage, that secondary damage is usually covered, but you'll want to document everything thoroughly.

For Ottawa homeowners dealing with storm damage, act quickly to prevent further damage by boarding up broken windows temporarily - most policies require you to mitigate additional damage. Take photos of all damage before making temporary repairs, and keep receipts for emergency materials. Contact your insurance company immediately to start a claim, as there may be time limits for reporting storm damage.

When replacing storm-damaged windows, this is an excellent opportunity to upgrade to more resilient options. Consider impact-resistant glass or stronger frame materials that can better withstand Ottawa's severe weather patterns. Insurance may cover the full replacement cost, making upgrades more affordable than usual.

For emergency boarding or permanent replacement after storm damage, request a quote through Ottawa Window Pros — an installer can document the damage in the detail your adjuster will want.

Q6

My window seals failed - will my home insurance cover that?

Most standard home insurance policies don't cover failed window seals, as this is typically considered normal wear and tear rather than sudden damage from a covered peril like storms or accidents.

Window seal failure is a gradual process that happens over time as the sealant around insulated glass units breaks down, allowing moisture to enter between the panes and creating that foggy appearance. Insurance companies generally view this as a maintenance issue similar to a worn-out roof or aging furnace. However, if the seal failure resulted from a specific covered event - like hail damage, a fallen tree, or vandalism - then the repair might be covered under your policy.

Check your policy details or contact your insurance provider to understand your specific coverage. Some newer or premium policies might include coverage for building envelope failures, though this is uncommon. Even if covered, you'd still need to pay your deductible, which could be \$500-\$1,000 or more.

In Ottawa's climate with extreme temperature swings from -30°C to +30°C, window seals typically last 15-20 years before failing. The constant expansion and contraction eventually breaks down even quality seals. When seals fail, you lose the insulating properties of the gas fill between panes, making your windows much less energy efficient and increasing heating costs.

Your best option is usually to replace the failed windows with new energy-efficient units. Modern triple-pane windows with proper installation will last longer and provide better insulation than repairing old sealed units. For a free assessment of your failed window seals and replacement options, request a quote from Ottawa Window Pros to explore energy-efficient solutions that can help reduce your heating bills.

Someone tried to break in and damaged my window - how do I report that?

Contact Ottawa Police immediately if you haven't already - break-ins are serious crimes that need to be reported right away. Call 613-236-1222 for non-emergency or 911 if it just happened or you feel unsafe.

For the police report, you'll need to document the damage with photos and note any missing items. The police will give you an occurrence number that you'll need for insurance claims. If the break-in just happened, don't touch anything until police arrive as they may want to collect evidence.

Contact your home insurance company as soon as possible after filing the police report. Most policies cover break-in damage to windows and doors, and many will cover emergency repairs to secure your home. You'll need the police occurrence number and photos of the damage. Your insurance may also cover temporary accommodation if your home isn't secure.

For immediate security, if the window is completely broken or won't lock properly, you need to secure the opening right away. Board up broken windows with plywood, or at minimum cover with heavy plastic sheeting and tape. This prevents weather damage and deters further break-in attempts. Many insurance companies will reimburse reasonable emergency securing costs.

In Ottawa's climate, even a small crack or damaged seal can quickly lead to bigger problems with our temperature swings. Damaged windows lose their insulating properties and can develop ice buildup or condensation issues. If the frame is bent or the locking mechanism is damaged, the window's security and energy efficiency are compromised.

For permanent repairs, have an experienced installer assess whether the window can be repaired or needs full replacement. Break-in damage often affects the frame integrity and locking mechanisms in ways that aren't immediately obvious. A professional can ensure your replacement window meets current security standards and energy codes.

For emergency boarding or replacement after a break-in, request a quote through Ottawa Window Pros — installers in the network can respond quickly to get the opening secured.

What paperwork do I need to file a window damage insurance claim?

For window damage insurance claims, you'll typically need photos of the damage, proof of ownership, receipts for temporary repairs, and a detailed written estimate from a professional contractor. Most insurers require documentation within 30-60 days of discovering the damage.

Essential Documentation for Your Claim

Start by photographing all damaged windows from multiple angles, including close-ups of cracks, broken glass, or frame damage. Take wide shots showing the affected area and any interior damage like water stains or damaged flooring. Your insurance company will also need your policy number, the date you discovered the damage, and a detailed description of what happened.

Keep all receipts for emergency repairs like boarding up broken windows or temporary weatherproofing - most policies cover reasonable emergency measures. If the damage was caused by weather, save local weather reports from that date. For break-ins, you'll need a police report number.

Professional Assessment and Estimates

Contact an experienced window installer to assess the damage and provide a detailed written estimate. In Ottawa, this estimate should specify whether windows can be repaired or need full replacement, include material specifications that meet Ontario Building Code requirements, and break down labor and material costs separately. Insurance adjusters often prefer estimates from established contractors rather than general quotes.

Ottawa-Specific Considerations

Given Ottawa's harsh winters, document any energy efficiency impacts from damaged windows - this can affect your claim value. If storm damage is involved, check if the City of Ottawa issued any weather advisories, as this can support your claim. Some insurers require estimates from multiple contractors for larger claims.

Next Steps

File your claim promptly and keep detailed records of all communications with your insurer. For damage assessment and a detailed written estimate your insurer will accept, request a quote through Ottawa Window Pros.

Find a Window Installation Contractor

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- 613Bins ?
- Pure Flow Water Solutions inc. ?
- The Deck Store Inc ?

Q9

Will getting new windows actually lower my home insurance premiums?

New windows typically don't directly lower your home insurance premiums, but they can contribute to discounts in specific situations and provide other valuable benefits that insurance companies recognize.

Most home insurance providers in Ontario don't offer specific discounts just for window replacement. However, **new windows can qualify you for broader home improvement discounts** if they're part of a larger renovation or if you're upgrading multiple building systems simultaneously. Some insurers offer discounts for homes with recent major improvements, and energy-efficient windows could be part of that calculation.

Impact-resistant windows and security features are where you're more likely to see premium reductions. If you install windows with laminated glass, reinforced frames, or enhanced locking mechanisms, some insurers may offer discounts for improved security and storm resistance. In Ottawa's climate, windows that better withstand ice storms and high winds can be viewed favorably by insurance companies, though specific discounts vary by provider.

The real insurance benefit comes from risk reduction. New, properly installed windows reduce the likelihood of water damage from leaks, ice damming, and condensation issues - all common insurance claims in Ottawa. Energy-efficient windows also help maintain consistent indoor temperatures, reducing the risk of frozen pipes during our harsh winters. While these benefits may not immediately lower your premiums, they can help you avoid claims that would increase your rates.

Contact your insurance provider directly to ask about available discounts for home improvements or energy efficiency upgrades. Some companies are beginning to recognize the value of comprehensive energy retrofits, especially if you're also upgrading insulation, heating systems, or other building components alongside your windows.

For energy-efficient options, request a free quote through Ottawa Window Pros - and check with your broker directly on what, if anything, actually moves your premium.

Find a Window Installation Contractor

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