



Canada's First "Safer Living Home" Completed Landmark Project Designed to Weather Storms

Charlottetown, PEI, November 14, 2006 – An ambitious program designed to confront the challenge presented by increasing weather-related catastrophes celebrated an important milestone today, with the completion of Canada's first **safer living home**. Located in Prince Edward Island and designed and constructed to withstand winds of 200 km/hour, the house is the first to be completed under the **Designed...for safer living** program.

The program is a partnership between the Institute for Catastrophic Loss Reduction (ICLR) and the Canadian insurance industry. The construction, which involved special construction material and methods from the foundation to the roof, was funded by The Co-operators.

"The increasing frequency and severity of weather-related catastrophes such as Hurricane Juan are growing dangers to people around the world," said ICLR executive director, Paul Kovacs. "Canadians have a tradition of building strong homes, yet we have the knowledge to build homes that are even more resilient to extreme weather events that are increasing in frequency and severity – we need to harness that knowledge to build safer homes for this and future generations of Canadians. Our hope is that today's celebration will be the first step in our journey to building more resilient homes and communities right across the country."

The house, located in West Point on the western shore of PEI, had to be rebuilt after a fire destroyed the home, which was insured by The Co-operators. The new house was designed to withstand the most hazardous weather conditions in the area – wind storms and extreme winter weather. Special construction features include:

- Impact-resistant windows rated for high wind pressures;
- 1" thick steel rods that anchor the floors together, including between the first floor to the foundation;
- Steel braces securing the trusses to the framing, and braced gable ends to withstand high winds;
- Special shingles designed to meet 200 km/h standards, installed using additional nails and cement;
- Heavy roof sheathing designed to stay dry, fastened with ring-shank nails in a tight nailing pattern;
- Water-resistant sealing around windows and doors;
- Adhesive weather-resistant strips installed over every joint in the roof sheathing to protect against water intrusion; and
- Special wind-resistant siding, fascia and soffits.

Many of the special features were imported from the United States, where a similar program was developed several years ago by ICLR's sister organization, the Institute for Business and Home Safety.

"The cost of damage from natural disasters has doubled every five to seven years since the 1950s, and more and more people are living in vulnerable areas. This is an alarming trend that is not sustainable and must be confronted," said Kathy Bardswick, president and CEO of The Co-operators and member of the ICLR board of directors. "We're proud to support this program because as an insurer, we see first-hand the devastation wrought by natural disasters. It is incumbent upon us to do all we can to promote safer living, and we hope this will encourage all stakeholders to embrace safer standards."

In the months and years to come, additional **safer living homes** will be rebuilt in various regions of Canada. The homes will be designed to be resilient to the weather perils in that area, which may include earthquakes, prairie wildfire, tornadoes and hail storms.

About the Institute for Catastrophic Loss Reduction:

Established in 1998 by Canada's property and casualty insurers, ICLR is an independent, not-for-profit research institute based in Toronto and at the University of Western Ontario in London, Ontario. ICLR is a centre of excellence for disaster loss prevention research and education. ICLR's research staff is internationally recognized for pioneering work in a number of fields including wind and seismic engineering, atmospheric sciences, water resources engineering and economics. Multi-disciplined research is a foundation for ICLR's work to build communities more resilient to disasters. Ongoing ICLR funding is provided by the insurance community, The University of Western Ontario and a number of other partners.

About The Co-operators:

Based in Guelph, Ontario, Co-operators General Insurance Company is the leading Canadian-owned multi-product insurance company. The company is part of The Co-operators, a national group of companies owned by 33 Canadian co-operatives and like-minded organizations, that offers insurance as well as investment products and property development. An Imagine Caring Company, The Co-operators is well known for its philanthropy and community involvement.

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