CALGARY ROOF REPAIRS

Hail Damage & Insurance Claims

Hail inspections, working with your insurer and adjuster, deductibles, impact-resistant shingles and storm-chaser warnings after Calgary hailstorms

6 Expert Answers from Roof IQ

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Q1

Are hail dents on a Calgary metal roof covered by insurance?

Cosmetic hail dents on a metal roof sit in a grey zone that surprises many Calgary homeowners: standard home insurance covers sudden, accidental damage, but most policies treat purely cosmetic denting differently from functional damage, and the distinction matters enormously when the adjuster arrives.

What insurers look at

The Insurance Bureau of Canada confirms that standard home policies cover hail and wind damage, but the key question is whether the dents have compromised the roof's function. An adjuster will ask whether the coating is cracked, whether the panel seams or fasteners are damaged, whether water can now penetrate, or whether the structural integrity of the panel is affected. Dents that leave the roof watertight and fully functional are often classified as cosmetic, and many Alberta policies contain a cosmetic-damage exclusion that lets the insurer decline those claims. Read your policy's definitions section carefully, because "cosmetic exclusion" wording varies by insurer.

After the August 2024 Calgary hailstorm, which the Insurance Bureau of Canada estimates caused roughly $2.8 to $3 billion in insured losses, adjusters were stretched thin and cosmetic-exclusion disputes became common. Document everything with photos taken from the ground immediately after the storm, note the date and the storm event, and submit your claim promptly. Your policy will typically require a proof-of-loss form within about 30 days.

A roofer's written inspection report is your most useful tool. A qualified inspector can note cracked coatings, damaged seams, compromised fasteners or bent ridge caps, all of which push a claim from cosmetic toward functional. That report gives you something concrete to put beside the adjuster's scope of loss if you disagree with their assessment.

A few practical points for this situation. First, do not sign anything with a door-to-door contractor before your insurer has assessed the damage; the IBC specifically warns against authorizing work before the insurer is involved. Second, if a contractor offers to cover or waive your deductible, treat that as a warning sign and raise it with your insurer. Third, ask your insurer directly whether your policy has a cosmetic-damage exclusion and what evidence would move a claim past it.

On the cost side, if the claim is declined or only partially covered, metal roof repairs in Calgary typically run $1,000 to $3,000 for moderate panel or flashing damage, and full replacement of a standing-seam or stone-coated steel roof runs roughly $11 to $20 per square foot installed, or $20,000 to $50,000 for a typical Calgary house. Class 4 impact-resistant metal panels are already at the top of the hail-resistance scale, but the Insurance Bureau of Canada notes that a majority of insurers offer discounts of up to 50% for hail-resistant materials, so confirm with

your own insurer what premium credit your existing metal roof earns.

Before you sign with any roofer for this work, ask them to show you, in writing, exactly which panels and components they are replacing and why each one fails the functional test, so you have a clear scope to hand to your adjuster.

Q2

If I don't replace my Calgary roof, can I keep the insurance money?

The short answer is: it depends entirely on your policy wording, and your insurer decides, not you or the roofer.

What your insurer actually controls

Most standard Alberta home insurance policies pay for hail or wind damage on a replacement-cost or actual-cash-value basis. If your policy is replacement-cost, the insurer typically releases the full settlement in two stages: an initial payment based on the depreciated (actual cash) value, and a holdback that is released only once the repair or replacement is completed and you submit proof. If you never do the work, many insurers will not release that second payment, and some policies require you to use the funds for the stated purpose within a set timeframe. Read your policy carefully and ask your adjuster directly what happens if the work is not done.

If your policy pays actual cash value only, you may receive a single lump sum with fewer strings attached, but again, the policy wording governs. Some policies also include a clause requiring you to mitigate further damage; if a storm-damaged roof leaks and causes interior damage that you could have prevented, the insurer may deny that portion of a future claim.

The one thing that is clear: the insurer decides what you are entitled to keep, and under what conditions. No roofer, broker or matching service can answer that for your specific policy.

A few practical points worth knowing before you call your adjuster:

- Document the current damage thoroughly with photos and a written description before any work starts.
- If a roofer has already given you an inspection report, bring it to the adjuster conversation; it helps you check whether the adjuster's scope matches what the roofer found.
- Never let a door-to-door contractor start work or sign anything before your insurer has assessed the damage. Once work begins, the adjuster's scope may be limited to what is already done.
- A contractor who offers to cover your deductible or "work around" the insurance process is a warning sign; ask your insurer about it before proceeding.

On the consumer-protection side, any roofing contract signed at your home, or that involves a deposit before the job is finished, must be in writing under Alberta's Consumer Protection Act and must include itemized pricing, start and completion dates, and your 10-day cancellation rights. That applies whether you end up replacing the roof or just getting it patched.

One more thing worth doing before you call anyone: go into your attic with a flashlight and look for water stains on the sheathing, daylight showing through, or frost on the underside of the deck in cold weather. That tells you whether the damage is already letting water in, which changes the urgency of the decision considerably.

Q3

Does a new roof after hail need a Calgary permit?

For most hail-damaged roofs in Calgary, no permit is required. The Alberta Permit Regulation exempts re-roofing when the new material is of a similar type, the work is for appearance or maintenance, there is no structural change, and health or safety is not at risk. Replacing asphalt shingles with asphalt shingles is the clearest example of that exemption.

When a permit is needed

The City of Calgary confirms that replacing or repairing roofing materials does not need a permit, but switching from shingles to clay roofing material does. If the hail also damaged the roof structure, such as cracked or broken rafters or sheathing that has lost its structural integrity, you would need to involve a structural engineer and the City before that work proceeds. A skylight that needs to be resized also requires a development and building permit, though replacing one at the same size does not.

If you are thinking about upgrading to a different material type after a hail claim, such as moving from asphalt to metal, the provincial exemption covers re-roofing with a similar type of material, so the permit picture is less clear. Ask the City of Calgary directly before signing anything, and make sure the contract states who is responsible for arranging any permit that turns out to be required.

One code requirement that does apply regardless of permits: the National Building Code (2023 Alberta Edition) requires eave protection on shingle roofs, extending at least 900 mm up the slope to a point at least 300 mm inside the inner face of the exterior wall. Calgary's climate, with roughly 128 freeze-thaw cycles a year, puts it well above the threshold where this is mandatory. A roofer who skips the ice-and-water shield at the eaves is not meeting code, permit or no permit.

Talk to your insurer before any work starts. The Insurance Bureau of Canada advises homeowners to contact their insurer before authorizing repairs after a storm. After a major hail event, door-to-door roofers move quickly through Calgary neighbourhoods; signing with one before the adjuster has seen the damage can complicate your claim. Ask the contractor for ID and their business licence number, confirm who they work for, and do not pay a large deposit to anyone who cannot show a valid Alberta prepaid contracting licence (searchable on Service Alberta's website) and a WCB-Alberta clearance letter.

A proper post-hail quote should spell out the tear-off and disposal, a decking inspection with a per-sheet price for any replacement sheathing, the underlayment and eave protection spec, flashings and vent boots, the exact shingle product and its impact rating, start and completion dates, and a payment schedule that holds back a portion until the work is done.

If your insurer is involved, ask whether upgrading to a Class 4 impact-resistant shingle changes your premium. The Insurance Bureau of Canada notes that a majority of insurers offer savings of up to 50% for hail-resistant materials, and the City of Calgary's own analysis found Class 4 shingles reduce hail damage risk significantly and tend to pay for themselves over time.

Q4

Is soft metal denting a sign of roof hail damage in Calgary?

Soft metal denting is one of the clearest early indicators of hail damage on a Calgary roof, and adjusters and roofers both use it as a benchmark when scoping storm claims.

What Soft Metal Denting Tells You

The "soft metals" are the thin, malleable components around your roof: vent caps, exhaust covers, ridge vents, step and counter flashings, valley metal, and the aluminium or galvanised caps on plumbing stacks. Because these surfaces dent easily and hold the impression well, they act like a stamp pad for the storm. A hailstone that leaves a round, spatter-free dent on a vent cap almost certainly hit your shingles with the same force. Adjusters use the size, density and pattern of those dents to estimate hailstone diameter and impact frequency across the roof.

What you are looking for, from the ground or a safe ladder position at the eave: circular dents with a clean edge, clustered in a pattern that follows the storm's direction. Irregular dings from foot traffic, tools or debris look different; they tend to be random in shape and location. If you see consistent round dents on multiple soft-metal surfaces facing the same direction, that is a meaningful sign.

Do not walk the roof yourself to check. Alberta's OHS Code requires fall protection for anyone working at 3 metres or more above the level below, and a wet or granule-covered shingle roof is genuinely dangerous. Photograph what you can from the ground, use binoculars, and check the attic for new water stains or daylight.

Calgary sits in what the City of Calgary calls hail alley, the part of Canada that sees the most hail. The August 2024 storm alone generated roughly $2.8 to $3 billion in insured losses and more than 130,000 claims across the region. After a storm of that scale, roofers book up quickly, which is exactly when door-to-door contractors appear. The IBC advises confirming who a contractor is, who they work for, and whether your insurer referred them before you authorise any inspection or sign anything.

The right sequence after a storm is: photograph the soft metals and any visible shingle damage from the ground, then call your insurer to open a claim before a contractor touches the roof. Your insurer sends an adjuster; a roofer's independent inspection report can help you compare scopes, but the insurer decides coverage, the deductible and any depreciation. No contractor can waive your deductible, and one offering to do so is a warning sign worth raising with your insurer directly.

If the claim leads to a full replacement, this is a good moment to ask about Class 4 impact-resistant shingles. The City of Calgary notes they reduce the chance of hail damage significantly, and the Insurance Bureau of Canada says a majority of insurers offer discounts of up to 50% on home insurance premiums for hail-resistant materials. Ask your insurer what discount applies to your policy before you choose a shingle grade.

Before hiring anyone, check that the contractor holds an Alberta prepaid contracting licence (searchable on Service Alberta's website) and request a WCB-Alberta clearance letter confirming their account is in good standing. Get the full scope, product specs, tear-off and disposal, decking allowance, eave protection and payment schedule in writing before any money changes hands.

A roofer's written scope of the soft-metal and shingle damage gives your adjuster something concrete to work from.

Q5

How do I spot a storm chaser roofer in Airdrie?

Storm chasers descend on Airdrie within hours of a major hailstorm, and the warning signs are consistent enough that you can spot most of them before you sign anything.

The clearest red flags

The most telling sign is an unsolicited knock on your door the morning after a storm, often from someone who drove up from out of province. A legitimate local roofer does not need to canvas neighbourhoods; they already have a full call list. If the person at your door cannot immediately show you a business address in Alberta and a phone number that rings a real office, that is your first signal to be cautious.

Watch for these patterns in the conversation itself. The salesperson claims they can "handle everything with your insurer" and asks you to sign an assignment-of-benefits or direction-to-pay form before your adjuster has even inspected the roof. They offer to waive or cover your deductible, which is a warning sign your insurer will take seriously and which can complicate your claim. They quote a price without measuring your roof or going up to look at it. They push a "today only" discount to get a signature before you can think it over or get a second opinion.

A contractor offering to cover your deductible is not doing you a favour; it is a red flag that should prompt a call to your insurer before you go any further.

Ask for the contractor's Alberta prepaid contracting licence number. Any business that takes a deposit or any payment before the work is complete on a home renovation must hold this licence under Alberta's Consumer Protection Act, and you can verify it in seconds on Service Alberta's online licence lookup. A storm chaser from out of province, or one operating without a licence, cannot produce one. Also request a WCB-Alberta clearance letter; WCB-Alberta notes that if you hire a contractor without coverage, you could be responsible for any outstanding WCB premiums.

Check the contract itself. Under Alberta law, a prepaid or direct-sales contract of $200 or more must be in writing and include the contractor's full name and address (not a P.O. box), a detailed description of the materials and work, itemized prices, the total with taxes, start and completion dates, and a clear statement of your cancellation rights. You have 10 days to cancel for any reason after receiving a written copy. If required information is missing or the contractor had no licence when you signed, that window can extend to a year.

One more practical step: call your insurer before authorizing any repair work, even emergency tarping. The Insurance Bureau of Canada specifically advises homeowners to confirm who a contractor is and who they work for before letting them start. Your adjuster needs to see the damage in its original state, and a storm chaser who rushes the repair before the inspection can leave you with a disputed claim.

Airdrie building permits are issued by the City of Airdrie. A like-for-like shingle replacement needs no permit under Alberta's Permit Regulation, but if the contractor is proposing a change of roofing material or any structural work, ask the City of Airdrie directly whether a permit is required, and make sure the contract states who is responsible for arranging it.

Take your time after a storm: the roofers worth hiring will still be there next week, and our form reaches local ones when you are ready.

Q6

Are Calgary roofers backed up for months after a hailstorm?

Yes, after a major hailstorm Calgary roofers can be booked out for months, and after the largest events the backlog has stretched well past a year.

What actually happens after a big storm

Calgary sits in what the City of Calgary calls hail alley, the part of Canada that sees the most hail. When a storm like the August 2024 event hits, which generated roughly $2.8 to $3 billion in insured damage and more than 130,000 claims, every roofing crew in the city is suddenly chasing the same pool of work. Local roofers fill their schedules within days. Out-of-province crews arrive to take advantage of the demand, and that is when consumer-protection problems tend to spike.

The practical reality looks like this. In the first two to four weeks after a storm, phone lines at roofing companies are overwhelmed and getting a callback takes longer than usual. By weeks four to eight, most reputable local contractors have their schedules full for the season. If the storm hits in July, some homeowners are still waiting for

their roof in the following spring, which means spending a winter with a compromised roof.

A long wait does not mean you should skip the queue by signing with the first person who knocks on your door. Door-to-door offers after a storm are a known warning sign flagged by both Service Alberta and the Insurance Bureau of Canada. Confirm who the contractor is, who they work for, and whether your insurer referred them before you authorize anything.

While you wait, protect yourself. Photograph all damage from the ground as soon as it is safe to do so. Report the claim to your insurer promptly, because most policies require notice within a reasonable time and your proof-of-loss form typically needs to be filed within 30 days. If there is active leaking, a roofer can tarp the roof as emergency work, and that cost is usually covered separately under your policy. Do not go onto the roof yourself to assess the damage.

On the hiring side, a few things matter more when the market is tight. Get at least two or three written quotes and compare them by scope, not just total price. Check that each contractor holds an Alberta prepaid contracting licence through Service Alberta's online lookup before you hand over any deposit. Request a WCB-Alberta clearance letter from each one, because if a crew without WCB coverage is injured on your property, you could be responsible for outstanding premiums. A written contract must include the materials, start and completion dates, payment schedule and your 10-day cancellation right under Alberta's Consumer Protection Act.

One more timing note: shingles need warm temperatures to seal properly, and Calgary's first hard freeze typically arrives in October. A roof installed late in the season on a cold day may not seal until the following spring, which is worth asking your contractor about if you are booking into the fall.

Want quotes lined up now? Getting on a roofer's list early is what gets a Calgary roof done before the season fills up.

Disclaimer: This guide is provided for informational purposes only by Calgary Roof Repairs. It does not constitute professional advice. Always consult qualified, licensed contractors and your local building authority (the City of Calgary or your own municipality) before starting any roofing project. Information is current as of November 1, 2026 and may change. Visit **calgaryroofrepairs.com** for the latest answers.