

How wind can affect your home.

You know that hurricane winds can cause tremendous property loss, but what you may not know is that a large amount of the damage is actually caused by wind-borne debris (such as tree limbs, signs, roof tiles, etc.) and not the wind itself. Debris penetrates windows and doors, allowing the wind to enter a home. This creates forces that the structure of the house is not designed to withstand, often lifting the roof or pushing out the walls and causing them to fail. Even if the roof and walls remain intact, the rain and water damage from a broken window can be severe, leaving a home uninhabitable and resulting in a total loss of its contents.

Protecting your property, protecting yourself.

Many coastal areas across the country now have building codes requiring wind-borne debris protection in hurricane-prone areas. While builders and architects should be aware of the code requirements, you must

protect yourself by ensuring that products used in your home meet code requirements. Because not all impact-resistant windows or shutters meet code, you should ask to see one of the following test reports for the products being used and verify acceptance with your local building department.

- AAMA/NWWDA 101/I.S.2-97
- ASTM E1886 and E1996
- FBC Test Protocols TAS 201 and TAS 203 for shutters
- FBC Test Protocols TAS 201, TAS 202 and TAS 203 for impact-resistant windows
- Miami-Dade County product approval or NOA (Notice of Acceptance)

The following chart may help you in evaluating the different products available for wind-borne debris protection. These products may also qualify you for homeowner's insurance discounts. Ask your insurance agent for details. It should be noted that window film and masking tape do not meet building code requirements for wind-borne debris protection. Also, many deed-restricted communities regulate when and for how long shutters may remain installed.

HURRICANE PROTECTION FOR YOUR HOME.



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A photograph of a palm tree being blown over by a hurricane. The tree is leaning significantly to the right, and the background is a dark, stormy sky with heavy rain or wind-blown clouds.

COMPARING
YOUR OPTIONS.

COMPARING HURRICANE PROTECTION OPTIONS FOR YOUR HOME

	CODE COMPLIANCE	EASE OF USE	STORAGE	EFFECT ON APPEARANCE OF HOME	EGRESS <i>(the ability to exit from protected openings)</i>	SECURITY	VISIBILITY	UV PROTECTION	NOISE REDUCTION
WINGUARD® IMPACT-RESISTANT WINDOWS AND DOORS	Compliant, ask for test report.	No effort required by homeowner.	No storage required.	No negative effect on appearance of home.	Full egress.	24/7 protection from intruders.	Allow light to enter home. Allow full outside view.	24/7 protection from up to 99% of harmful rays.	24/7 reduction of outside noise.
ELECTRIC ROLL-DOWN SHUTTERS	Compliant, ask for test report.	Require homeowner to be present. No labor required to roll down, minimal time. Motors susceptible to operational problems in coastal areas. Manual override needed if power is out.	No storage required.	Shutter housings and tracks detract from appearance of home.	No egress when shutters are down.	Protect from intruders only when shutters are down.	No light, no outside view when shutters are down.	Only when shutters are down.	Only when shutters are down.
MANUAL ROLL-DOWN SHUTTERS	Compliant, ask for test report.	Require homeowner to be present. Minimal labor and time required to roll down.	No storage required.	Shutter housings and tracks detract from appearance of home.	No egress when shutters are down.	Protect from intruders only when shutters are down.	No light, no outside view when shutters are down.	Only when shutters are down.	Only when shutters are down.
ACCORDION SHUTTERS	Compliant, ask for test report.	Require a moderate amount of labor and time to fold out.	No storage required.	Shutter housings and tracks detract from appearance of home.	No egress when shutters are folded out.	Not designed for security.	No light, no outside view when shutters are folded out.	Only when shutters are folded out.	Only when shutters are folded out.
PANEL SHUTTERS	Compliant, ask for test report.	Require significant labor and time to install and remove. About \$300 to have someone else install and remove them.	Require storage space.	Panel tracks detract from appearance of home.	No egress when shutters are installed.	Not designed for security.	No light, no outside view when shutters are installed.	Only when shutters are installed.	Only when shutters are installed.
PLYWOOD PANELS	Compliant, but must be 7/16" and pre-cut with anchoring system in place. Can't be used for spans greater than 8 ft. or on buildings taller than 33 ft.	Require significant labor and time to install and remove. About \$300 to have someone else install and remove them.	Require significant storage space.	Anchoring system detracts from appearance of home.	No egress when installed.	Not designed for security.	No light, no outside view when installed.	Only when installed.	Only when installed.
*DESIGN FOR INTERNAL PRESSURE	Compliant in limited areas, although it does not protect the interior of the home from wind and water damage.	No effort required by homeowner.	No storage required.	No effect on appearance of home.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.

*No longer an option in Florida or under the 2006 edition of the IBC/IRC.