

Hail protection, preparation, response and recovery

According to data from the U.S. weather service, hail storms cause approximately \$1 billion of crop and property damage each year. Hail season typically runs from spring through early fall when thunderstorms are more likely to occur. Hail storms are most common in the area where Colorado, Nebraska and Wyoming meet. This area is called “Hail Alley.” Crop damage due to hail storms can run in the hundreds of millions of dollars.

Hail stones can range in size from pea-sized curiosities to as large as softballs. Roofs, roof-mounted equipment, vehicles and glass bear the brunt of the most serious damage.

Protection and preparation

- Listen to weather reports on the radio or television and learn how to recognize the weather conditions associated with hail storms.
- Move vehicles under protective cover, e.g. parking garage structures, carports, etc., when weather predictions indicate that storms may contain hail.
- Make regular roof inspections to correct maintenance issues that could increase the possibility of hail damage (surface bubbles, areas lacking gravel cover, etc.)
- Shield roof-mounted equipment that is susceptible to damage with a substantial covering.
- Install U.L. listed impact-resistant roofing when building or remodeling a home in an area susceptible to frequent hail storms.

During a hail storm

- Stay inside the building or seek shelter as quickly as possible if you are outdoors.
- If you are driving in a vehicle, pull over, preferably under an overpass or inside a parking structure if available and wait out the hail storm. If shelter cannot be found, extreme care should be taken as windows could be broken and any flying glass could cause serious injuries.
- Seeking shelter under various objects, such as trees should be the last resort, because limbs can fall during severe storms.

After a hail storm – recovery tips

Take the appropriate safety precautions if property has been seriously damaged.

- Assess the amount of property damage, preparing a list of specific damage to the property and buildings (such as roof damage, broken glass in vehicles and/or buildings, damaged screens, damaged patio covers, etc.)
- Take the necessary precautions to protect any of the damaged property from any additional damage

Resources

NFPA-5000, Chapter 38 – Roof Assemblies and Roof Structures

Websites

Insurance Institute for Business & Home Safety - Hail

National Oceanic and Atmospheric Administration - Hail

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