



Risk Management

# Hail Damage

## When Are Hail Storms Most Likely

Depending on where you live in the United States, a hail storm can happen at any time; however, they are most likely to happen between March and September.

## How To Determine If A Storm Will Produce Hail

It is important to pay attention to your local meteorologists during the months when hail is most likely. Meteorologists can use Doppler radar to forecast if a storm can produce hail, as well as the possible size of the hail. If you do not have access to a radio or television, there are some signs you can look for. Signs of a possible hailstorm include gray clouds, rain, thunder, lightning and a sudden drop in temperature.

## How To Protect Your Property From Hail

There is not much you can do to protect your commercial building, home, sheds, or fences from hail. However, if you have contents outside that you do not want damaged (ex. patio furniture, planters, children's toys, etc.), you may want to bring them inside if possible.

Make sure all vehicles are parked in a garage if you have one, and that the garage doors are closed.

On large commercial buildings, it is common to see expensive HVAC units on the roof, and damage to these units can be very expensive. There are options, such as screen guards, to protect your HVAC units. Speak with your local roofing contractor or HVAC company about your options.



Another common sight on large commercial roofs are skylights. Damage to skylights can be expensive, in addition, a broken skylight can lead to costly damage from water intrusion. Speak with your roofing contractor and ask if your skylights are impact resistant, if not you can install screen guards to protect them.



## What To Do After A Hail Storm

After a hail storm, make sure safety is a priority as you assess the damage. Be mindful of broken glass, exposed electrical wires, downed trees and other harmful debris. If you are picking up or moving storm damaged material, make sure you wear protective shoes and gloves.

Contact your insurance carrier or broker as soon as possible. They will ask you the date of the storm as well as details about the damage to your property. Once the claim has been turned in, a property adjuster will be assigned to inspect the damages. Adjusters are usually required to contact you within 24 hours of receiving your claim; however, during large catastrophic losses this may take more time.

It is possible that your policy carries a higher deductible on wind and hail damage than on other causes of loss. This has been typical on property policies in the Midwest in recent years. Also, your broker or adjuster can provide information regarding if your coverage includes a provision for replacement cost. If so, they will instruct you how to collect the full amount of coverage that you are entitled to.

Make sure you protect your property from further damage. If your roof sustained hail damage it may begin to leak water into your home because most hailstorms include heavy rain and wind. To prevent further interior damage to your commercial building/home, contact your local roofing contractor immediately.

Your contractor will place tarps on your roof until the property adjuster can inspect the damage and permanent repairs can be made. In addition, your contractor can board-up any damaged windows.

Make sure you save the receipt for all temporary repairs (tarps, boarded windows, etc.). If you have personal contents that have been damaged by water intrusion, move them to a dry location. Do not get rid of damaged contents as the adjuster will need to inspect them and take photos.

If there is a large amount of water intrusion, a restoration company may be required to remove water soaked materials and dry out the property. The restoration company will then communicate with your adjuster about the work they are doing. If your business operations are halted from water damage, consult with IMA as to whether engaging a "Forensic Accountant" may be a good option to fully document the business interruption loss.

## SAFETY IS A PRIORITY AFTER A HAIL STORM



## Selecting A Contractor

You will want to start selecting a contractor for repairs right away. If you have a hail storm in your area, chances are a contractor will knock on your door before you even begin looking for one. It is not uncommon for contractors to drive around damaged areas immediately after a storm.

Make sure that you select a local contractor who is licensed and insured. If the storm is large enough, contractors from all over the country will flood the area to pick up some work. You want to make sure that your contractor has roots in your hometown so that they can address any issues that may arise months after the repairs have been made.

## The Inspection

The adjuster assigned to your claim will contact you to schedule an inspection. Remember, the adjuster will most likely have many properties to visit, so they will be very busy. Do your best to work with them on an agreed inspection time to avoid delays in your inspection and repairs.

If you do not have interior damage, the adjuster can inspect your property while you are not present if they can access all the properties exterior and you are comfortable with that.

You may want to have the adjuster inspect at a time when your contractor can be present. This can be helpful as your contractor will be an advocate for you to make sure all damages are addressed. Most contractors understand the demand on adjuster's schedules so they will come at a time that is best for you and your adjuster. This is another reason that you want a contractor who is experienced, reputable and honest. There are contractors out there that can make your claims process more frustrating than it needs to be by pointing out damage to items that are not storm related.

## Damage To Vehicles

Hail damage to vehicles can range from a few small dents to damage that totals your car. Make sure you report your vehicle damage as soon as possible. If you have damage to your windshield or windows, make sure that you take all steps necessary to prevent further damage from water intrusion.

If you have an adjuster assigned to inspect your commercial building or residence, keep in mind that you may have a separate adjuster assigned to inspect the vehicle damage.



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