

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](#)

For more information, log in to the Risk Control Customer Portal at travelers.com/riskcontrol. (Need help? Read our [Registration Quick Guide](#).) You also can contact your Risk Control consultant or email Ask-Risk-Control@travelers.com.

Hail protection, preparation, response and recovery



travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. Travelers does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists, or guidelines will result in a particular outcome. In no event will Travelers or any of its subsidiaries or affiliates be liable in tort or in contract to anyone who has access to or uses this information. Travelers does not warrant that the information in this document constitutes a complete and finite list of each and every item or procedure related to the topics or issues referenced herein. Furthermore, federal, state or local laws, regulations, standards or codes may change from time to time and the reader should always refer to the most current requirements. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers, nor is it a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law.

© 2008-2013 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. PRP2005