

RISK MANAGEMENT

Hail Preparedness

Protect Yourself and Your Property from Hail

Hail occurs during thunderstorms when rain forms in the extremely cold levels of the atmosphere and freezes into balls of ice before falling to the ground. Hailstorms can be swift and destructive, damaging buildings, outdoor equipment, and vehicles in a matter of minutes. For commercial property owners and homeowners, damage can result in personal injuries, destroyed property, costly repairs, business interruption, and lost revenue. This article discusses the risks hail poses to commercial and residential properties, and preventive measures to protect buildings from hail damage.

Potential Risks

Get the latest information to know when to act. Improved forecasting technology makes following storm progress easy. The following pieces of property should be your primary sources:

- Roofs
- Windows
- Skylights/Rooftop vents
- Outdoor HVAC equipment
- Cooling towers
- Atria
- Greenhouses
- Inflatable structures
- Vehicles
- Exposed glass and plastic components of outdoor equipment

Repairing a building damaged by hail can cost significant time and money. Severe building damage can even result in business interruption — such as shutdowns or limited operations leading to a loss of revenue or could harm a business's reputation among stakeholders and customers.

Who Should be Concerned About Hail Damage

Hail damage has been recorded in all 50 U.S. states. While the highest frequency occurs in the “hail alley” region — including Texas, Kansas, Nebraska, Colorado, and Oklahoma — significant hail events causing property damage, estimated at 3,000 annually, occur nationwide. For more information, visit the FEMA National Risk Index for Hail.

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Preventive Measures

To limit the potential damage of hailstorms, building owners should be proactive in protecting their buildings. Take the following measures to protect properties:



Install outdoor equipment and protection designed to withstand hail. Hail guards, shields, and wire mesh help keep outdoor equipment safe.



Install windows with impact-resistant glass. Protect windows against hail by using impact-resistant glass, which is less likely to shatter than regular glass.



Conduct regular outdoor equipment inspections. Be sure to replace any worn or weak areas of the roof, as their condition may be made worse from a hailstorm. Installing “severe hail” or “Class 4” impact-resistant roof materials can also limit the amount of damage done by hail. Inspect your roof, hail guards, skylights, and rooftop vents regularly.



Watch the weather. Be aware of the local forecast so valuables and equipment can be moved to safe locations before severe weather hits.

Stay Inside to Protect Yourself

Your safety is most important. If there is a major hailstorm in your area, do not leave the comfort of your home or work, or attempt to cover your car with blankets or move it to a different location. You may suffer injuries while trying to protect your vehicle. Your safety is priceless; your vehicle’s safety is not.

Protect Yourself Against Hail Damage While Driving

Hailstorms can strike anywhere and can pose a serious risk to both you and your vehicle. In the event that hail strikes while you are behind the wheel, it could dent the body of your vehicle or even crash through the windows or windshield — potentially injuring you as well. Take the following precautions to keep yourself and your vehicle safe.

- Do **not** get out of your vehicle if you are driving during a hailstorm.
- If you can pull over to the side of the road, do so safely.
- Park your car on an angle so that the hail hits the front of your car. Your windshield is made of reinforced glass, whereas the side and rear windows are not. This offers both you and your vehicle added protection.
- In a severe storm, position your back to the windows inside your vehicle and lie down. Then, cover yourself with a blanket from your roadside emergency supply kit. This will protect you from broken glass if the hail breaks any of your car windows.
- If your car suffered damage to any of the windows, carefully remove broken glass immediately to avoid injuries.

What To Do If You Experience Hail Damage

- If your building or any equipment sustained damage, make emergency repairs needed to prevent further damage.
- Photograph all damaged areas and equipment, if safe to do so. Do not throw away property which sustained damage until the insurance adjuster has provided authorization.
- Notify your insurance broker or carrier to report the claim. Only your insurance carrier can make a coverage determination on your claim.
- Hire a reputable contractor for temporary or permanent repairs.
- Generally, your comprehensive auto policy will pay for the damages caused by severe weather and natural disasters, but you should always check your automobile insurance policy to know exactly what is and is not covered.
 - » Locate a body shop that you trust to make any necessary repairs.
 - » Discuss the extent of the damage with the body shop and your insurance broker or insurer.
 - » Before leaving the shop, make sure that you are fully satisfied with the repairs made to your vehicle. Check for any remaining dents and obtain a written guarantee of their services before signing certificate of satisfaction.



We Are Here to Help

Brown & Brown provides insurance and risk management solutions designed to help protect what matters most. By taking the time to implement preventive measures, property owners can reduce the impact of hailstorms on themselves, their buildings, outdoor structures, and vehicles.



About Brown & Brown

Growth has no finish line. Our team is with you along your growth journey to help find solutions that meet your ever-evolving insurance needs. Whether you are a highly complex multinational enterprise, an individual or anything in between, our experienced teams can help to find solutions at every stage.



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