Nationwide®, a member of the Insurance Institute for Business & Home Safety, is proud to present you with valuable IBHS loss control resources.

Reduce Hail Hits to Your Business

Hailstorms can happen almost anywhere in the U.S. and usually strike with short notice. Fortunately, there are steps you can take to help reduce damage and disruption to your business.

HAIL DAMAGE OVERVIEW

Roofs are the most frequently damaged part of a building due to hail. Almost all kinds of roofs can sustain hail damage. On an asphalt shingle roof, hail damage may look like dark spots, or there may be holes, cracks, tears or bruises. Metal, tile, slate, wood shake, built-up, and membrane roofs also can be damaged by hail, with each material showing somewhat different signs.

Hail damage is usually characterized as either *functional* or *cosmetic*.

- **Functional damage** affects roof performance and should be repaired promptly, since diminished performance can lead over time to water damage, mold, or rot.
- **Cosmetic damage** affects the appearance but not the function of the roof.

To determine the type and extent of suspected hail damage, it is important to hire a qualified inspector to inspect the roof, assess the damage, and recommend a plan for repair. It is also important to contact your insurance company promptly, and if possible, make temporary repairs to reduce further damage. Be aware that coverage may vary depending on the policies of different insurance companies, and circumstances of the damage.

WHAT IS HAIL?

Hail is solid precipitation that can occur in conjunction with any strong thunderstorm. It is caused by updrafts in the thunderstorm, where particles freeze in the upper atmosphere and grow as layers are added before falling. Hailstones can range from a fraction of an inch to 3 inches or more, or in the vernacular of hail, from "pea-sized" to "softball-sized."

Don't Get Scammed

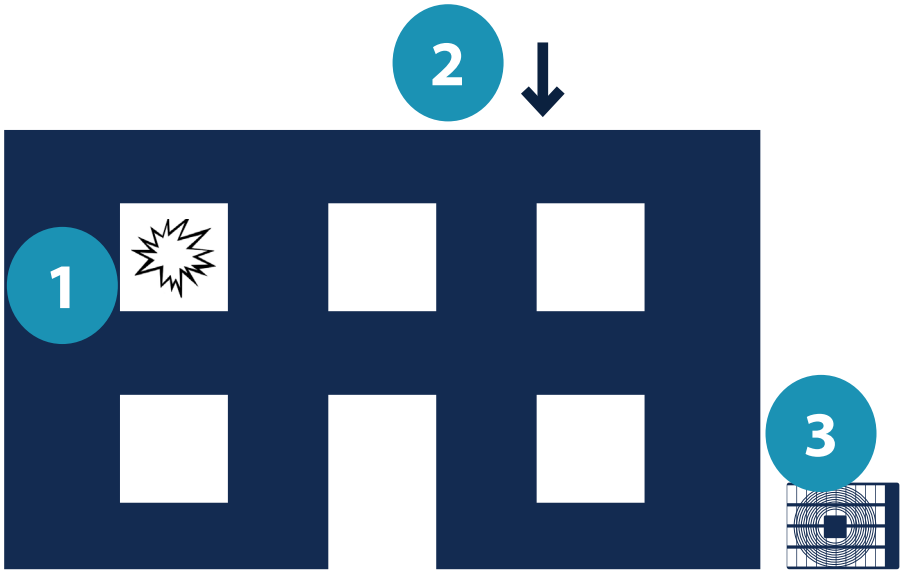
The property owner, not the insurance company, decides which contractor to hire to repair hail damage.

- Be on the alert for fraudulent "storm-chasing" roof contractors who rush into an area after a major hailstorm and aggressively pressure building owners to hire them.
- Scammers may offer to pay some or all of the owner's property insurance deductible as purportedly "saving money"—which is illegal in many states.
- Scammers may also insist on payment up front, and typically leave town after performing shoddy work—and sometimes without performing any work at all!

FAST FACTS

- Each year, there are about 3,000 hailstorms in the U.S.
- Hailstorms can cause significant damage to buildings, outdoor equipment and motor vehicles.
- On average, hailstorms caused $1.29 billion in annual property damage from 2010–2014 (National Weather Service).

OTHER VULNERABLE BUILDING COMPONENTS



1. In addition to roofs, windows and siding also can be damaged by severe hail. Because large hailstones can shatter windows, closing drapes, blinds or window shades during a severe hailstorm can help keep the wind from blowing broken glass inside.
2. Skylights also are vulnerable, particularly as they weather over time. Weather and aging can accelerate the deterioration of non-impact-rated skylights and make them become brittle, increasing their vulnerability to cracking, leakage and shattering from hail.
3. Extensive hail damage also has occurred to outdoor roof- and ground-mounted equipment, particularly unprotected metal surfaces and condenser coils which can bend or break. This can result in extensive cosmetic damage and cause the equipment to shut down or malfunction. It is important to have outdoor equipment such as A/C units, backup generators, electrical equipment and storage tanks visually inspected promptly to determine the severity of damage and whether it can be repaired or needs to be replaced.

Protect Against Hail Damage

Pre-planning is essential to improve hail resistance, especially in hail-prone areas (see hail activity maps at Disastersafety.org/hail/reduce-hail-damage-to-businesses). Take hail risk into account when installing a new roof or roof-mounted equipment, and when making other building improvements.

- Look for impact-resistant products and materials rated as "Severe Hail" or "Class 4" when constructing a new building or replacing a roof. (Learn about IBHS' research findings on relative impact resistance of asphalt shingles at DisasterSafety.org/ibhs/asphalt-shingles-relative-impact-resistance-report.)
- Choose equipment that is capable of withstanding hail impacts, or install protection such as hail guards, shields and wire mesh to reduce hail impact damage to outdoor roof- and ground-mounted equipment. As with any roof-related installations, the hail guard or shield should also be properly designed to resist estimated wind uplift pressures as defined by ASCE 7.
- Select impact-rated skylights which meet FM Approval Standard 4431 or ASTM E1996 large missile impact rating.

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