

HAILSTORM LOSS MITIGATION

ALLIANZ RISK CONSULTING



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INTRODUCTION

With large hail stones reaching up to 134 mph, hailstorms can do more than destroy property; it can devastate a business. Having a plan and taking smart precautions can go a long way in helping you weather the storm while protecting your people and property.

Hail is often associated with very severe weather including high winds and tornadoes, therefore, plan for potential disasters. Depending on the number of employees and size of the operations, a written evacuation/disaster/emergency plan is required by federal regulations.

PRE-HAILSTORM PLANNING

- Research indicates the use of certain roofing materials are more susceptible to hail damage than others. You should use a product recommended and approved for use in hail prone locations.
- Train employees on the proper procedures to follow when inclement weather approaches.
- If backup generators are available, perform pre-operational checks and start-up tests.
- Ensure access to AM/FM and National Service Radio (NOAA Weather Radio).
- Monitor both local and national weather channels/stations to determine what type of storm is predicted and does the weather pattern have high winds, lightning and hail.

- Place all vehicles, trucks and large pieces of equipment in garages, under cover and/or in storage buildings prior to the start of the thunderstorm when possible.
- Establish primary and secondary methods of communication ensuring access to telephones, cellular phones, and/or two-way radios, particularly in rural areas.
- Secure and/or tie-down pieces of equipment that must be left in the open. Conduct facility inspections to identify and secure un-secured items that could create or be susceptible to damage.

DURING A HAILSTORM

- Continue to monitor weather reports for information on potential hail damage, access to property, utility outage, etc.
- Once hail begins to fall, it is too late to react. Trying to move a vehicle inside a garage during a hailstorm is dangerous and can result in serious injuries.

AFTER A HAILSTORM

- Conduct post-event inspections of roofs for damage and employ short-term remedial actions for prevention of further storm related damages such as water leaks, etc.
- Notify Allianz Claims and your broker of any sustained loss.



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