

HAILSTORM LOSS MITIGATION

ALLIANZ RISK CONSULTING



Image: Shutterstock

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.



Design: [Graphic Design Centre](#)

Copyright © April 2020 Allianz Global Corporate & Specialty SE. All rights reserved.

The material contained in this publication is designed to provide general information only. While every effort has been made to ensure that the information provided is accurate, this information is provided without any representation or guarantee or warranty of any kind about its accuracy and completeness and neither Allianz Global Corporate & Specialty SE, Allianz Risk Consulting GmbH, Allianz Risk Consulting LLC, nor any other company of Allianz Group can be held responsible for any errors or omissions. This publication has been made on the sole initiative of Allianz Global Corporate & Specialty SE. All descriptions of services remain subject to the terms and conditions of the service contract, if any. Any risk management duties as laid down in the risk service and/or consulting contracts and/or insurance contracts, if any, cannot be delegated neither by this document, no in any other type or form. Some of the information contained herein may be time sensitive. Thus, you should consult the most recent referenced material. Some of the information given in this publication may not apply to your individual circumstances. Information relating to risk services is intended as a general description of certain types of risk and services to qualified customers. Allianz Global Corporate & Specialty SE do not assume any liability of any kind whatsoever, resulting from the use, or reliance upon any information, material or procedure contained in this publication.

Allianz Global Corporate & Specialty SE, Fritz-Schäffer-Strasse 9, 81737 Munich, Germany Commercial Register: Munich, HRB 208312