

# All Hail TO TEXAS

By Lance J. Ewing

**T**exas has been and always will be a leader. Since 2013, Texas has been the leading state in the country for hailstorms and hail damage. Following tradition in 2015, Texas was at the top of the list with 394,572 hail claims. Colorado had the second-highest number of hail claims in the U.S. from 2013 to 2015 with a mere 182,591. Those that have experienced hail damage know the costs of being number one.

Hail is essentially a large, frozen raindrop produced by intense thunderstorms where snow and rain coexist in the central updraft. As the snowflakes fall, liquid water freezes around them, forming ice pellets that continue to grow as more and more droplets are accumulated. When the droplets fall to the bottom of the cloud, some of the ice pellets are carried by the updraft back up to the top of the storm. As the ice pellets fall through the cloud again, another layer of ice is added, and the hailstone grows larger. Typically, the stronger the updraft, the more times a hailstone repeats the falling and rising cycle and, accordingly, the larger it grows.

Once the hailstone becomes too heavy to be supported by the updraft, it falls out of the cloud toward the surface of the earth. The hailstone reaches the ground as ice since it is not in the warm air below the thunderstorm long enough to melt before reaching the ground. The largest recorded hailstone in U.S. history fell on July 23, 2010, in Vivian, South Dakota. It measured 8 inches in diameter and weighed 1.94 pounds. According to the Texas Historical Association, the largest piece of hail ever recorded in this state fell near Odessa on May 31, 1960. It measured 8 inches in diameter, about the size of a volleyball.

## Preparing for the Hail

Many business and homeowners are not prepared for a hailstorm or for the claim that occurs after the storm. Some helpful preventative measures



before the hailstorm arrives may include the following:

- ✓ Make a visual inventory of the home or business at least annually. Using a smartphone to record the outside as well as the interior and the contents is a first step in preparing for any storm. If a business, be sure to include inventory and off-site locations. This will provide a visual recording of your assets when filing a hail loss claim. Additionally, take a screen shot of an online aerial photo of your home or business that can be found on Google Earth prior to the storm. This can also be of value in the event of a hail claim.
- ✓ Find and read your insurance policy. All too often, once the premium is paid and the policy arrives, it is tucked away safely in a drawer without being read, never seeing the light of day until the claim. Knowing what is and is not covered is a key preparation step.

- ✓ Hail damage is usually covered under a homeowner's policy. Coverage would be afforded for a commercial business under a business property policy. Comprehensive auto coverage is essential in having hail damage covered for personal automobiles and recreational vehicles. Be sure to review the policy for exclusions, and always check the deductible. Crop insurance will normally cover crop damage due to hail. Verify coverage and ask questions of the company or homeowner insurance agent or broker.

If the business or home has an older roof or one made of basic roofing materials, it may not be able to withstand the impact of a severe hailstorm. A roof is the first line of defense in a hailstorm, and it can take quite a pounding when pelted by large ice chunks crashing

down from the sky. If future plans are in place to replace a roof, then the new impact-resistant roofing options on the market should be researched. The insurance industry has an Underwriters Laboratory (UL) standard ranking, the UL 2218 standard. The standard has four impact-level designations that will assist in comparing products.

- ✓ If hail is predicted and there is time, place vehicles in a covered area. This includes all boats, motorcycles, ATVs, recreational vehicles, farm equipment, and other motorized equipment. Also, any valuable outdoor items such as lawn furniture or other fragile items should be placed inside a garage, shed, or under a roof and secured.
- ✓ Cover any outdoor air-conditioning units, heat pumps, swimming pool pumps, ornamental shrubs and plants, or any other items that cannot be placed indoors or under cover with well-made and sturdy material.
- ✓ Close all windows, doors, chimney flues, shutters, window blinds, and curtains.
- ✓ Ensure that all pets are brought indoors or provided with shelter.

Once the hail has begun to fall, hailstorms usually don't last very long. The average time of a hailstorm is only between 5 to 10 minutes. During that time, stay inside but away from windows and doors. Never venture outside, even if the hailstones are small. Concussions and injuries can occur, and capturing the hailstorm while outdoors can result in injury and a cracked smartphone screen. Hailstorms may be accompanied by a tornado, so staying in a storm shelter or inside inner rooms of a home are best.

If a hailstorm occurs while driving, the best action is to find a safe place to stop the vehicle. An overpass or covered shelter is ideal to park beneath until the hailstorm passes. If no coverage is available, then pulling safely off the side of the road is the best course of action. Driving while it is hailing is dangerous, and the driver may lose control of the vehicle. If outdoors with no shelter available, cover the head with folded arms and get into a crouch position. Protect the skull and spine

with anything available. A backpack, a book, a cardboard box, or any other item that will shield the vital areas of the head and spine are critical.

### After The Hailstorm

- ★ Check trees, shrubs, and plants around your house. If they are stripped of their foliage, there is a strong possibility that the roof is damaged. If patio covers, screens,

downspouts, or soft aluminum roof vents are dented, roof damage is likely.

- ★ Check all vehicles for dents and broken or cracked glass. Never drive a vehicle that has damaged glass.
- ★ Cover any broken windows and holes in roofs so that no water can enter and damage the interior of the home or business. Cover any broken glass in vehicles to prevent damage to the

interior from rain, and remove glass from the car's interior to prevent cuts in upholstery. Secure all valuables from the damaged automobile. Ensure that no one can be injured from the results of the hail damage.

- ★ Call your insurance agent or company as soon as damage has been determined. Take photos or video recordings of the damage prior to any clean up. Ask for written confirmation from the insurance company claims representative and ask for any further directives in writing as well.
- ★ Save receipts for any items (tarps, plywood, duct tape, etc.) spent to prevent further damage, and submit them to the insurance adjuster for possible reimbursement.
- ★ Allow only the insurance adjuster and the roofer to get up on the roof. Each time someone walks on it, the more damage can occur.
- ★ After the insurance adjuster has surveyed the hail damage to the home or business property, select a reputable roofing company and/or vehicle repair shop to make repairs or replacements.
- ★ Select a roofing or repair company with established credibility and local references. Word of mouth is still the best guide to hiring contractors.
- ★ Verify that roofers have workers' compensation and at least one million dollars in general liability

**In addition to physical damage and loss, BUSINESSES CAN SUFFER if they have to shut down due to the STORM OR THE DAMAGE. This means business owners may file a business INTERRUPTION CLAIM, and the business property policy may respond to the LOST INCOME due to the hailstorm.**

insurance. If they don't, the homeowner or business owner may be liable if one of the workers is injured or if they damage additional property.

Hail damage is also costly. The April 2016 hailstorm in San Antonio was the most expensive in Texas history with nearly \$1.4 billion in losses. Insured losses to vehicles reached \$560 million, while damage and losses to homes

and businesses is expected to be above \$800 million according to the Texas Insurance Council. More than 110,000 vehicles were reported as having hail damage from that single storm.

In addition to physical damage and loss, businesses can suffer if they have to shut down due to the storm or the damage. This means business owners may file a business interruption claim, and the business property policy may respond to the lost income due to the hailstorm. As stated before, reviewing the insurance policy before the hailstorm will determine the coverage, exclusions, endorsements, the deductible—which could be in hours and not dollars—and other coverage available. Preventing damage before the storm, staying safe during the storm, and having the right insurance, as well as a reputable roofing and restoration company, is good risk management.

Texans cannot control the weather, but they can be prepared for when the hail comes. That is what keeps us number one. **N**

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