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Preparing for Hail



Spring and Summer bring warmer temperatures across the country and with warmer weather comes severe thunderstorms. Many of these storms roll through without serious consequence and only produce minor issues. But, occasionally, when conditions are just right, these storms culminate into damaging weather that can wreak havoc on homes, cars, businesses and lives. Hail is one of the most common threats associated with these storms. Knowing more about hailstorms, including how to prepare for and react during them, can make a huge difference in the aftermath following a hailstorm.

What is Hail?

According to the National Weather Service, hail is created within a thunderstorm when massive updrafts of warm air and downdrafts of cold air carry water droplets up above the freezing level, sometimes multiple times, layering ice and creating hailstones that fall to the ground still frozen. These chunks of ice can “begin to melt and then re-freeze together – forming large and very irregularly shaped hail.” Luckily, as the National Weather Service points out, most of the hail that makes it to the ground is less than 2 inches in diameter, but it is difficult, if not impossible, to know what size hail will fall from a given storm. Hailstones, even smaller ones, can be damaging to property and dangerous to people, so you are much better off taking shelter if possible.

Preparing for Hail

To keep your home protected from potential hail damage, it is good to take preliminary action. Restoration Master Finder's article, "How to Prepare Your Home for Hail" suggests a few simple steps to ensure your home is prepared for a hail storm:

- *Inspect and maintain your roof.* Regularly inspect your roof for damage. If you notice any damage, including what seems like minor damage, you should repair the issues as soon as possible.
- *Keep trees and shrubs trimmed.* During storms, winds can pick up to dangerous speeds. If the wind is strong enough, trees or branches could fall on your house and damage the roof, windows, siding, or other components of your home. To avoid these damages, keep your trees and shrubs trimmed and in good condition.
- *Maintain your yard and be prudent about loose materials.* High winds can also mean other objects will be blown around the yard and could cause damage or injury. Think about decorative objects, woodpiles, gravel, rock, tools, or any other objects in your yard. If they could be blown around and potentially dangerous, you may want to replace them and/or store them somewhere more secure.
- *Clean gutters and drainpipes.* Keep your gutters and drainpipes clean to enable proper flow of water to keep water, and hopefully water damage, away from your home.

In addition to ensuring your home is prepared for a hail storm, you should also ensure you have adequate insurance coverage. Work closely with your insurance broker to ensure that you have coverage for hail damage, as some policies do not include this coverage, and that you understand how this specific coverage works in the event of a storm.

Reacting to a Hailstorm

If a hailstorm is headed your way, you should take additional steps to prevent damage and injury. First and foremost, Restoration Master Finder points out that you should be aware of signs that a storm may produce hail, such as "dark clouds, strong winds, heavy rainfall, distant thunder and lightning" and, in particular, "white clouds among the dark ones, especially when cold air fronts advance to clash with very hot ones."

If a storm looks like it will likely produce hail, ensure that you take a few additional steps as the storm approaches. Restoration Master Finder suggests:

- Seek shelter for yourself, your pets, and any farm animals
- Move vehicles and outdoor furniture to a covered area
- Ensure that all windows and doors are closed, and the window blinds or curtains are shut

No matter what type of severe weather is approaching or hitting your area, be sure to stay tuned in to weather reports and follow any watch or warning instructions, including taking shelter. Being safe during a storm should always be your top priority.

Sources:

National Weather Service, "[Hail Awareness](#)"

Restoration Master Finder, "[How to Prepare Your Home for Hail](#)," by Luke Armstrong