

Hail Storm Preparedness



Hailstorms have the potential to wreak havoc on your property. Losses related to hailstorms in the U.S. averaged between [\\$8 billion and \\$14 billion a year](#) from 2000 to 2019. There were [4,611 reported hailstorms](#) in 2020, including one which produced [hailstones bigger than grapefruit](#) that punched holes through roofs.

There's no way to prevent hail, which occurs naturally like any weather event, but understanding the risks associated with hailstorms can help your organization protect staff, residents, and property.

What is hail, and why does it occur?

Hail is a [form of precipitation](#) that occurs when updrafts in thunderstorms carry raindrops into frigid areas of the atmosphere, where they freeze before falling. Hailstones grow by colliding with liquid water drops that freeze onto the hailstone's surface. Hailstones fall when a thunderstorm's updraft can no longer support the weight of the ice.

Most severe thunderstorms produce hail, though it may melt before reaching the ground. Some storms have a large number of tiny hailstones, while others—thanks to sustained updrafts—create huge hailstones. Hail larger than .75 inches is considered large enough to cause severe damage. An 8-inch hailstone was recorded in the U.S. [as recently as 2010](#).



Meteorologists can often [predict when a hailstorm is coming](#). Thunderstorm clouds must be present and have high moisture content for hail to form. In addition, a majority of the cloud layer must be at or below freezing.

Where and when does hail occur?

Like most natural weather events, hailstorms can occur virtually anywhere and anytime in the U.S. Nebraska, Colorado, and Wyoming typically have the most hailstorms (seven to nine hail days per year). As a result, the area where these three states meet is referred to as "hail alley," according to the [National Severe Storms Laboratory](#). Other states in the Great Plains and Midwest also see frequent hailstorms, which are most likely to occur during the spring, summer, and fall months.

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Damage and danger potential

While weaker hailstorms can be harmless and more of a novelty, stronger storms can wreak havoc and endanger staff and residents.



Personal Safety: Hail [can be deadly](#). Hailstones during severe thunderstorms can fall at speeds between 25 and 40 mph. In the strongest storms, hailstones can reach a fall speed of over 70 mph. Storms with a high volume of hail can coat streets and cause dangerous conditions for motorists.

Roof Damage: Roofs sustain a majority of the damage during a hailstorm. If the roof is older and has begun to show signs of age, be aware that it may not be able to withstand the amount of damage compared to a new roof.

Window and Siding Damage: Hail can fall at angles and crack windows or damage a building's siding.

Automobile Damage: Damage to vehicles during hailstorms is common. This includes dents in the body of the automobile and damage to windows and sunroofs.

Property Damage: Aside from building damage, hail can cause damage to trees, crops, and yards. Hailstorms are typically accompanied by strong winds, which can cause branches to break. When hail falls and melts on the ground during large hailstorms, flooding and damage from standing water can occur.

Preparing for a hailstorm

Review your organization's business continuity plan to identify vital operations, points of contact (e.g., federal and non-profit disaster relief organizations, utility companies, and emergency responders), and staff roles and responsibilities during a weather emergency. If you don't have a business continuity plan, you can create one [using our custom tool](#) (please note, you must have an HAI Group member login to access this tool).

- Familiarize yourself with your insurance policy and understand what coverage you have. If you do sustain hail damage to your property, take photos and contact your insurance representative as soon as possible.
- Roof damage is one of the most common and expensive types of damage that occur with hailstorms.
 - When deciding on the type of roofing material to install, considerations should be made based on your geographic location and the likelihood of hailstorms.
 - Conduct regular inspections to prevent future damage. This will help in determining the condition of your roof and if any preexisting damage exists.
- During a hailstorm, seek shelter immediately. Do this even when driving. If you can't safely find shelter while driving, pull over and turn on your hazard lights. If possible, pull over under a covered area.
- Pay close attention to emergency information and alerts.
- If possible, move all vehicles into garages or sheltered areas before storms hit. If garage space is unavailable, cover vehicles with a tarp to minimize damage. Although this will not completely prevent damage, it will help absorb the impact of hailstones.
- If possible, move any other outdoor equipment indoors.

Contact our Risk Control Services Team

for more resources and answers to your housing organization's risk-related questions.

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