

# AmTrust Property Zone

## Five Ways to Protect Your Business from Hail Damage

If you've ever been caught in a hailstorm while driving, you know how dramatic and destructive the impact can be and how quickly a windshield can get shattered.

Your business property is just as vulnerable in a hailstorm. It only takes a few minutes for strong winds and pounding hail to cause significant damage to your roof, windows, outdoor equipment and vehicles. That can mean costly repairs, a potentially lengthy business disruption and lost revenue.

Unfortunately, it's a risk many business owners overlook, even though these losses are mostly preventable.

### Understand the Hail Risks to Your Business

The first step to preventing hail damage is understanding your specific risks. The most obvious is your roof. If you have a light metal roof and smooth roof covering, as many commercial buildings do, large hail can easily dent or even penetrate it. If your roof already has blisters, hailstones can rupture them, creating holes and subsequent leaks. If you have an asphalt shingle roof, hail can create dark spots, holes, cracks, tears or bruises. Hail can also damage roofs made of metal, tile, slate or wood shake.

But the risks don't stop at the roof. If you have equipment such as heating and air conditioning systems, vents, cooling towers, solar panels or skylights mounted on your roof, these are especially vulnerable – and the repair costs can be astronomical. Hail can also cause leaks and subsequent water damage to walls, foundations and electrical wiring, which creates a whole new set of problems. Windows can also be shattered and siding can be damaged by severe hail.

### A Growing Threat

A CBS News [story](#) from April 2019 reports that hailstorms caused \$22 billion in property damage in 2017, the worst year so far, according to the Insurance Institute for Business & Home Safety (IBHS).

Hailstorms are also becoming more frequent. According to NOAA's Severe Storms [database](#), more than 6,000 large hailstorms ravaged the U.S. in 2017, and there were more than 5,300 in 2019.



### How to Protect Your Business from Hail Damage

- 1. Regularly inspect your roof** and replace any worn or weak areas. Always examine your roof after a hailstorm to check for damage. Depending on the frequency of hailstorms in your area, you may want to consider installing "severe hail" or "Class 4" impact-resistant roof materials.
- 2. Install rooftop equipment designed to withstand hail impacts** or install protection such as hail guards, shields and wire mesh to keep your vulnerable rooftop equipment safeguarded against direct hits from hail.
- 3. Install windows with impact-resistant glass** for an extra safeguard against hail and wind. While these windows may still break, they're much less likely to shatter.
- 4. Watch the weather.** If you live in an area prone to hailstorms, be aware of your local weather forecast so you can take steps to protect valuables and equipment before a storm hits.
- 5. Partner with [AmTrust Loss Control](#)**, email [askLC@amtrustgroup.com](mailto:askLC@amtrustgroup.com) for assistance and/or recommendations.
- 6. Contact your AmTrust Agent**, carry adequate [small business insurance](#) to help your business recover from wind and hail damage.

### What to Do After a Hailstorm

- **Inspect your roof and property for damage.** Check for both **functional damage**, which affects performance and should be repaired immediately, and **cosmetic damage**, which affects appearance but not function.
- **Hire a qualified inspector** to assess the damage and recommend repairs.
- **Watch out for scammers** who show up after major hailstorms and pressure building owners to hire them. Scammers often request payment upfront and then leave town after doing shoddy work or no work at all.

## Roof Replacement

If your business is located in areas known to have moderate, severe or very severe hail, including all of Kansas, Oklahoma, Nebraska, North Dakota, South Dakota and portions of Arkansas, Colorado, Iowa, Louisiana, Minnesota, Missouri, Mississippi, New Mexico, Texas and Wyoming, after a hailstorm you may need to consider replacing your roof entirely.

Replace roofing with materials listed by Underwriters Laboratories (UL), or approved by other recognized testing laboratory, for the ability to resist hail damage. A roof's ability to resist hail damage declines as roofing materials age.

## Prevention is Worth Your Time

Hailstorms can come up almost anywhere and anytime given the right conditions. But with a little pre-planning and the preventive steps above, you can protect your business property from expensive hail damage.



### Sources:

<https://www.cbsnews.com/news/hail-damage-costs-this-year-could-hit-new-annual-high-in-u-s/#:~:text=While%202017%20was%20the%20worst,%2C%20crops%2C%20people%20and%20more.>

[https://www.spc.noaa.gov/climo/online/monthly/2019\\_annual\\_summary.html](https://www.spc.noaa.gov/climo/online/monthly/2019_annual_summary.html)

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

[www.amtrustfinancial.com/loss-control](http://www.amtrustfinancial.com/loss-control)



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