

# HAILSTORM 101



## FAST FACTS

- » The majority of hailstorms occur May through August.
- » Most severe hailstorms occur between 1 p.m. and 9 p.m.
- » Hailstorms rarely last more than 15 minutes, with an average duration of 6 minutes.

## DURING A HAILSTORM

- » Stay inside. Bring pets inside.
- » Do not drive unless absolutely necessary.
- » If driving, stop as soon as possible.
- » If possible, pull under a sturdy shelter to minimize damage.
- » Do not leave the vehicle until it stops hailing.

## A CLOSER LOOK AT HAIL DAMAGE

Hail is one of the most common and costly weather hazards in the United States. Roof damage can be a consequence of hailstorms.

Relatively speaking, a hail stone should be 1.25" or greater in diameter to have the potential to cause damage to a roof shingle.

Gutters and downspouts are typically made from very soft aluminum. If these materials are free of damage you can assume your roof shingles were not affected by the hail.



## AFTER A HAILSTORM

Contractors may contact you following a hailstorm and request your policy information to help you file a claim, even before any covered damage is identified.

These contractors cannot increase the likelihood of recovery under your insurance policy.

Badger Mutual will fully investigate all claims and fairly compensate policyholders as the policy allows, based on the facts and the applicable policy language.

## DID YOU KNOW?

- » *Roofs bear the brunt of hail damage, so it helps to use strong, impact-resistant roof shingles.*
- » *Asphalt shingles are considered impact resistant if they are rated a three or four by independent laboratory tests.*



If your vehicle or neighbors' vehicles are parked outside and show no signs of damage it is unlikely your roof is damaged.



If you have granular loss in your gutters, that is not necessarily a true identification of hail damage. Granular loss is a normal occurrence due to the effects of weathering, age, wear and tear, and deterioration. Older roofs will have heavier granular loss as the shingles reach the end of their life expectancy.



Unsealed, lifted, cupped, or curling shingles do not necessarily mean wind damage. Shingles are designed to reseal after becoming unsealed or may need a fresh application of sealant to help them reseal faster. Wind damage is only document-able when it is considered to be torn, ripped or pulled away from their nail/staple.