



Hail to Spring

March and April are two of the wildest weather months we have here in the great State of Texas. The spring storms are unpredictable, and can pop up in an instant. These storms have the potential to bring with them tornadoes and hail. Who can forget the spring of 2016? The months of March and April recorded some of the most damaging hailstorms that state has ever seen. Hailstorms in those two months caused more than \$4 billion in damage to properties primarily in the Dallas/Fort Worth area and San Antonio. The April 12th hailstorm that hit San Antonio and Bexar County resulted in \$1.4 billion in damages, making it the costliest hailstorm in Texas history. The previous record was the hailstorm that hit Fort Worth on May 5, 1995 that caused \$1.1 billion in damages.

Nationally, 2016 was an unusual year as there were 15 weather and climate events with losses exceeding \$1 billion each across the United States. These events included wildfire, drought, 8 severe storm events, 4 inland flood events, and one tropical cyclone. Together these 15 events led to 138 fatalities and caused \$46 billion in total losses. The 2016 total was the 2nd highest annual number of U.S. billion dollar disasters. Of the 15 total climate and weather events, 5 of them were located in Texas. Since 1980, the year NOAA started tracking billion dollar weather events, the worst year on record was 2011. 2011 had 16 weather and climate events that exceeded \$1 billion.

Hail can occur in any strong thunderstorm, which means it is a threat everywhere. When it hits, it can shred roof coverings and break windows, leading to water damage on your ceilings, floors, walls, furnishings and contents. There are about 3,000 hailstorms in the United States every year. Texas, Kansas, Nebraska, Oklahoma, and South Dakota typically see the largest number of severe hail events every year. In fact, the largest hailstone in the United States fell on July 23, 2010 in Vivian, South Dakota. The stone measured 8 inches in diameter and weighed 1.94 pounds. The previous record hailstone fell in Aurora, Nebraska on June 22, 2003 measuring at 7 inches in diameter and weighed 1.67 pounds.

If a hail storm strikes your property, do not go outside and try to protect your property. Wait until after the storm passes to go outside, as you can be severely injured by the falling hailstones. After the storm, assess the damages to your property. Check trees, plants and shrubs around your house. If they are stripped of their foliage, there is a possibility that your roof is also damaged. Another tell-tell sign of roof damage is if your patio covers, screens, and aluminum roof vents are dented.

If you find signs that hail has damaged your property, take immediate steps to protect it from further damage. Make sure and board up any broken windows and holes in your roof so that water does not continue to enter your property and cause further damage. When it comes to covering your roof, never get on a wet roof, make sure it is dry before climbing the ladder. Also, it is in your best interest to hire a roofer or a restoration contractor to cover your roof. If you do decide to cover any broken windows or holes in your roof, make sure and save the receipts to show what you spent and submit them to the insurance company for reimbursement.

Once an insurance adjuster has surveyed the damages to your property, it is extremely important to do your research when selecting a roofer or restoration company to complete the repairs. Be cautious of out-of-town companies who move into an area and set up shop following a storm. While some of these firms are reputable, many go from storm to storm, collecting money and leaving work unfinished. Make sure to never make the final payment until all of the repairs have been completed. Until next time my friend, be prepared and stay safe.

REFERENCE: INSURANCE INSTITUTE FOR BUSINESS AND HOME SAFETY, "WHY HAIL" AND

NOAA "2016: A HISTORIC YEAR FOR BILLION-DOLLAR WEATHER AND CLIMATE DISASTERS IN THE U.S." AND THE INSURANCE JOURNAL, "TEXAS HAIL LOSSES SET RECORD IN 2016"

March 2018

Events

March 1: ACA Luncheon
 March 6: AAFAME Luncheon
 March 6: SAMA Luncheon
 March 7: IFMA Luncheon
 March 13: IREM Luncheon
 March 13: SACA Luncheon
 March 14: SABOMA Luncheon
 March 15: CAMO Meeting
 March 15: SAABE
 March 29: Austin BOMA Golf

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 ACA Luncheon	2	3
4	5	6 AAFAME Luncheon SAMA Luncheon	7 IFMA Luncheon	8	9	10
11	12	13 IREM Luncheon SACA Luncheon	14 SABOMA Luncheon	15 CAMO Luncheon SAABE Luncheon	16	17
18	19	20	21	22	23	24
25	26	27	28	29 Austin BOMA Golf	30	31

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