

PERSONAL INSURANCE

Understanding the Impacts of Hail Damage



When visualizing a severe convective storm, one may assume that wind or heavy rains are the costliest damages. In reality, hail damage is one of the top cost drivers – according to the Insurance Information Institute, hail losses in the US average \$8-14 billion annually.

Icy projectiles can range from small pellets to large chunks of ice, which can dent vehicles, shatter glass and damage roofing. Hailstorms are common, especially in areas prone to severe convective storms. Though the weather is out of our control, there are steps homeowners can take to minimize hail damage.



Determine your Coverage

Confirm that you have comprehensive insurance coverage for your home, including specific exposures for hail damage. Document any damage to your home or property following a severe storm to streamline the claims process.



Home Preparation

Regularly inspect your roof for any wear or damage, making repairs as needed. Try to keep gutters and downspouts cleared to prevent water damage from heavy rains and hail. If you are in a hail-prone area, consider reinforcing your roof and windows with impact-resistant materials for added protection.



Protect Your Vehicle

Costs for automobile repairs after a hailstorm can range from hundreds to thousands of dollars, depending on the severity. If hail is in the forecast or signs of severe weather are on the horizon, consider moving your car to a covered area or garage. If this is not possible, layering a protective covering over your vehicle can lessen the potential impact of hail stones.



Secure Your Property

Whether living on a large piece of land with farm equipment or a small apartment with balcony furniture, work to ensure that any outdoor property is secured during a storm to avoid further damage or losses.

By understanding your insurance coverage and being proactive, you can help mitigate the financial burden associated with hailstorms and better protect your assets. Brown & Brown's has a specialized Personal Insurance team to answer questions and help you navigate the complex insurance landscape.



How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving program.



Find Your Solution at [BBrown.com](https://www.BBrown.com)

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice counsel or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the topics and services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.

©2024 Brown & Brown. All rights reserved.