

# Ready for Hail Season?

Preparation Tips for Colorado's Annual Unwelcomed Guest

CSDSIP InSight Newsletter | April 2022

Spring in Colorado has become synonymous with hail damage. Colorado is most at risk for damaging hail from mid-April to mid-September, and our proximity to "Hail Alley" means that the size of our hail and frequency of hail producing storms we experience outpaces the rest of North America as well as most of the world. In the last ten years, Colorado hailstorms have caused more than five billion dollars in insured damage statewide (RMIAA, 2022).



## Insurance Coverage

Hail is a covered cause of loss under CSDSIP's Property Coverage Form and our School Auto Coverage Form. The Property Coverage Form provides coverage for damage to buildings and contents, subject to the Member's Per Occurrence Property Deductible.

If you purchased Auto Physical Damage Coverage under our School Auto Coverage Form for an auto that becomes damaged by hail, and it is owned, leased or rented by you, the damage caused by the hail would be covered subject to your Auto Physical Damage per Auto Deductible. Our Auto Physical Damage Coverage does not extend to autos owned by your employees or volunteers.

If you purchased Auto Terminal Coverage under our School Auto Coverage Form, hail is a covered specified peril. This means that no matter where your owned, leased or rented autos are when the hailstorm rolls through, the autos are covered by a single deductible, subject to a per vehicle/occurrence cap as long as you purchased Auto Terminal Coverage for that auto. Our Auto Terminal Coverage does not extend to autos owned by your employees or volunteers.

## Protection and Preparation

Early inspection and repairs will save you money in the long run. Refine your roof inspection routine in the springtime, and continue to check on your roofs and drains after every major storm, as soon as it is safe to do so. Remember to remove all debris from roofs and gutters and perform all necessary maintenance repairs to prevent leaks. We often see interior damage from leaks in schools after thunder/hailstorms. Sometimes the leaks are not caused by hail, but from cracks and openings which tend to develop along seams and around flashings or other openings in the roof system. Often debris, like pieces of surrounding trees, playground equipment, or drink bottles collect onto roofs. You should remove this debris before it clogs roof drains and prevents proper drainage, otherwise it can lead to excess water build-up and ultimately, roof leaks.

To reduce hail impact damage to roof mounted equipment, select equipment that is capable of withstanding hail impacts, or install protection such as hail guards, shields and wire mesh.

When weather predictions indicate that storms may contain hail, move vehicles under protective cover like parking garage structures, carports etc., if possible.

## Recovery Tips after a Hailstorm

What to do if your buildings and/or vehicles sustain hail damage:

1. Assess the damage as soon as safely possible. If all the leaves are stripped off the trees, chances are there could be damage to property. Take the appropriate safety precautions if property has been seriously damaged.
2. Do emergency repairs! The cost of labor, tarps, and roofing material or plywood for windows is covered by the insurance policy. Take necessary precautions to protect any of the damaged property from additional damage. This could include boarding up windows, putting tarps on roofs, and salvaging undamaged items.

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3. If glass is broken, call the glass company immediately. Inspect the area for broken glass on the playgrounds and grass areas.
4. Call the CSDSIP claims department at 1-800-332-3556 as soon as possible so we can get an adjuster to assist you and inspect the roof.
5. Do not sign agreements with roofers or do permanent repairs until after CSDSIP has inspected the roof.

Select reputable contractors to perform the needed repairs and always check references. Make sure that your chosen contractors obtain the proper building permits. Please remember that all buildings in the state of Colorado are subject to the jurisdiction of the Building Codes Section of Colorado Department of Public Safety Division of Fire Prevention & Control for permitting and building codes enforcement. Also, be certain that chosen contractors are bonded and insured. Please note that after a significant hailstorm, roofers may try to generate business for themselves and may not always have the best interest of the Member in mind. We see several cases every year where a contractor will attempt to convince the Member that they need a complete roof replacement where there is in fact little or no hail damage. They may also incorrectly advise a Member that if the roof is not completely removed and replaced, that the warranty on the roof is voided. Accordingly, before hiring your roofer, we suggest that you discuss your options with us.

It's no surprise that Colorado is now considered a catastrophe state due to frequent wind and hail losses. Early preparation is the best way to minimize damage and save your community resources. The CSDSIP Claims staff is happy to assist you with any questions you may have.

### CSDSIP's 10 Most Costly Hailstorms Through 2021

TOTAL COST	LOCATION	DATE
\$1.78 M	Colorado Springs, CO	08/06/2018
\$ 2.18M	Weld County, CO	06/13/2021
\$2.55 M	Denver, CO	06/24/2015
\$2.66 M	Denver, CO	07/05/2019
\$2.78 M	Denver, CO	05/08/2017
\$3.36 M	Granada, CO	07/29/2018
\$3.44 M	Eaton, CO	07/27/2016
\$4.33 M	Lamar, CO	08/10/2017
\$5.03 M	Colorado Springs, CO	06/12/2018
\$5.07 M	Colorado Springs, CO	08/06/2018

### References

RMIAA. (2022, March 30). *National Hail Statistics*. Retrieved from Rocky Mountain Insurance Information Association: [http://www.rmiaa.org/catastrophes\\_and\\_statistics/Hail.asp](http://www.rmiaa.org/catastrophes_and_statistics/Hail.asp)