



Utica National Risk Management Alert

Steps You Can Take to Help Minimize Property Loss Due to Wind, Water and Hail

Wind, water and hail are frequent causes of property loss. Knowing what steps to take before severe weather strikes can help you minimize those losses.

WIND – The majority of wind losses occur during periods of heavy storm activity. Consider the following:

- Protect building openings from windborne projectiles.
- Ensure the roof and exterior coverings are in good condition.
- Reduce the amount of items (tree limbs, dead trees, etc.) that could strike the building.
- Conduct annual roof and siding inspections and make needed repairs as quickly as possible.
- Remove all dead trees from the property and keeping tree limbs cut back to ensure they are not hanging over any building.

WATER – Water damage losses can be due to failing HVAC components, such as drain lines or broken coils, sump pump malfunctions or faulty roof coverings to include loose flashings, drainage issues around the building, or clogged gutters and downspouts. Consider the following:

- Inspect plumbing lines and drain systems annually. Correct any noted deficiencies immediately.
- Ensure proper sump pump operation. Follow recommended maintenance procedures. When purchasing the pump, purchase a unit with a battery back-up option and replace batteries every two to three years.
- Ensure the drain pans to the HVAC system drain freely, and that the drain lines are clean and clear of obstructions.
- Provide ground-mounted HVAC systems with physical protection from vehicle strikes. Secure these units to prevent theft and/or damage.
- Ensure all water piping is protected against freezing conditions. This can be accomplished through use of pipe insulations or by ensuring all water lines are installed in temperature-regulated areas.
- Clean gutters and roof drains of foreign debris every six months to ensure no blockage of the water drainage. Consider the installation of “gutter guard” materials to assist in minimizing debris building up.
- Inspect flashing once a year as part of the roofing inspection.

HAIL – Hail is formed when drops of water freeze together in the cold upper regions of thunderstorm clouds. Hailstones fall to earth when they become too heavy to remain in the cloud. There is an average of 3,000 hailstorms each year (ISO-Wind and Hail resistance of Roof Coverings), with most hailstorms occurring in April and May, and then again in September and October.

Hail losses are usually the result of damage sustained to roof coverings. There can also be damage sustained from shattered glass, damage to building siding and to vehicles. The main preventative strategy is to provide roof surfaces and other building-enclosure features that will resist hail damage. Consider the following:

- Perform roof inspections on all buildings to ensure the roofs are in good condition. If deficiencies are noted, contact a licensed roofing contractor for repairs.
- Skylights and solar panels should be impact rated and impact resistant.
- Protect roof mounted equipment. Use a hail guard, a specially designed protection system that covers outdoor equipment components while allowing for adequate airflow; shields; or wire mesh.
- When replacing roof coverings, look for a Class 4 rating under the UL 2218 standard. This standard indicates that a sample of the product didn't crack when hit in the same areas by a two-inch steel ball.

In addition, when a storm is forecast:

- Inspect trees for loose, dead, or dangerously positioned branches and have them removed.
- Remove debris and loose objects from outdoors.
- Keep gutters and drainpipes clear of leaves and debris.
- Move vehicles inside if there is space in a garage or other suitable building.

Resources: Utica National Insurance Group, ISO – Engineering and Safety, FEMA, and Ready.gov

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