

Report any property damage to your insurance agent or company representative immediately after a severe weather event or other natural disaster and make temporary repairs to prevent further damage. For information about filing an insurance claim after a natural disaster, contact your insurance agent or insurance company.

**Farmers
Alliance**

Insuring Rural America Since 1888

1122 N Main, McPherson, KS 67460
620.241.2200 • www.fami.com

This IBHS material is provided by Farmers Alliance and your Independent Agent - contact them today with any questions!



0511+HAL-101.1

Insurance Institute for Business & Home Safety
4775 E. Fowler Avenue, Tampa, FL 33617
(813) 286-3400
DisasterSafety.org

REDUCING HAIL DAMAGE



Hail can occur in any strong thunderstorm, which means hail is a threat everywhere. When it hits, it can shred roof coverings and lead to water damage to your ceilings, walls, floors, appliances, furnishings and contents. Knowing which roof coverings resist impact well can save you lots of trouble and money.

Select a reputable roofing contractor. Members of the National Roof Contractor's Association are usually a good choice as they are frequently up-to-date on the latest issues and product requirements. Some roofing manufacturers also have training and certification programs for roofers installing their products. Warranties, other than those covering defects in materials, usually revert to the contractor.

Make sure that the roofer obtains the proper building permits if your local jurisdiction requires a permit for reroofing. Also, be certain that roofer is bonded and insured.

WHEN YOU REPLACE YOUR ROOF COVERING

If you are replacing your old, worn out roof covering with new asphalt shingles, make sure they have a Class 4 rating under Underwriters Laboratories' (UL) 2218 standard. A Class 4 rating tells you a sample of the product did not crack when hit twice in the same area by a two-inch steel ball.

The UL 2218 standard is a useful method for testing impact resistance, but it isn't perfect and works better for some roof coverings than for others. The UL standard measures whether a product cracks under impact. Some roof coverings, particularly some made of metal, may resist cracking, but can be dented and dimple. Nevertheless, post-storm investigations have shown that impact-rated products do in fact perform better in the real world than nonimpact-rated products.

For rigid roof coverings, such as tile, an ice-ball impact test (FM 4473) has been developed. Some products have been tested using that standard. While we are not aware of any rigid products that have achieved a Class 4 rating with FM 4473, look for products with the highest possible rating using this standard.

WHEN A HAILSTORM STRIKES

If you are indoors when a storm with large hailstones strikes, stay there. Because large pieces of hail can shatter windows, close drapes, blinds or window shades to help keep the wind from blowing broken glass inside. Stay away from skylights and doors.

If you are outside, move immediately to a place of shelter.

