RESPONDING TO A HAIL LOSS

March 3, 2021

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While climate change effects on weather phenomena, including hail, are still emerging, some researchers believe that the hailstorm incidences are spreading into areas previously untouched by hail. In contrast, many others predict that climate change will result in increasingly severe hailstorms. Whether one or both perspectives is true, the result is the same for insureds and insurance companies alike: increased losses due to hail damage. Unfortunately, damage from hail is not always as immediately apparent or obvious as damage from other weather events such as floods. For that reason, insureds and insurers should keep the following considerations in mind when dealing with possible hail losses.

Any property owner or insured that experiences or sees hail fall on their property should be sure to take photographs or videos (from a safe vantage point) of the hail or its immediate aftermath. Even if an insured does not believe there has been any immediate damage, there may be less obvious damages that are not immediately apparent. For example, hail may damage roof shingles leading to leaks during subsequent rainstorms. Immediately after the hail ends and conditions are safe, an insured should perform a detailed visual inspection of every aspect of the property that is accessible. In addition to checking obvious weak points such as glass windows and window screens, insureds should pay special attention to metal components of the exterior of the property, such as mailboxes, a/c units, window frames, siding, gutters, downspouts, and vents. Insureds should look for any indications of dents, chips, or other damages to these components as these are clear signs of hail impact damage.

In addition, any property owner with relatively easy access to the property's roof should take the opportunity to inspect the roof for hail damage. Hail anywhere from an inch to an inch and a half in diameter (and larger) are likely to cause damage to roofs. Telltale signs of damage to shingle or asphalt roofs may include granule loss, dark spotting, cracks, dents, or pits. Metal, tile, and membrane roofs may exhibit cracks, dents, chips, or even punctures. Insureds should memorialize the conditions of the property as quickly as possible after the loss by taking photos or videos. Often a hail event will impact many hundreds or thousands of insureds. Insurers can often be overwhelmed by the volume of new claims when a hailstorm occurs, meaning that insurance adjusters may be delayed in the process of getting to and inspecting a claim of loss. Photographs of the property and damages are taken immediately after the hailstorm can be instrumental to proving an insured's claim for hail damage. If an insured believes their property may have been damaged by hail, the loss should be reported to the insurer as quickly as possible. A significant delay in reporting hail damage may make the recovery of insurance proceeds even more difficult, as it is often the insureds' initial burden to establish that a loss occurred during the policy period.

Once a hail claim is reported, an insurance company can confirm hail impacted the property by reviewing any photo or video evidence obtained by the insured and independently inspecting the property to evaluate for signs of hail damage. Insurers should make sure that their claims adjusters are well trained to spot the signs of hail damage. Insurers also have various routes for independent verification of hail occurrences. Of course, official weather reports will often detect and record hail. Importantly, the Community Collaborative Rain, Hail and Snow Network (CoCoRaHS), a group of volunteers who collaborate to observe and report weather

phenomena, can provide a great resource for verification of hail occurrences. In addition, social media sources can also provide independent verification wherein other eyewitnesses upload their own photos or videos of the hail damage.

Ultimately, both insureds and their insurance companies need to recognize, report, and inspect hail damages as quickly as possible. The more time passes, the more difficult it will be for both parties to pinpoint the date of loss and attribute property conditions to hail damage. Insureds should ensure they provide their insurer with as much information as possible to substantiate their claims. In turn, insurers should be sure to complete full investigations using all available resources to evaluate damages and ensure that valid claims are paid timely and fully.

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