

For more information about protecting your home from hail damage, check this other publication from the Institute for Business & Home Safety:

IS YOUR HOME PROTECTED FROM HAIL DAMAGE?

A Homeowner's Guide to Roofing and Hail

Finally, review your homeowners insurance policy periodically with your insurance agent or company representative to make sure you have sufficient coverage to protect the investment you've made in your home. Report any property damage to your insurance agent or company representative immediately and make temporary repairs to prevent further damage.

For information about filing an insurance claim after a hailstorm has caused roof damage, contact:

YOUR INSURANCE AGENT OR INSURANCE COMPANY

INSURANCE INFORMATION INSTITUTE

110 William Street
New York, NY 10038
Phone: 1-800-942-4242
Fax: (212) 346-5500
<http://www.iii.org>

UNIVERSAL

Universal Insurance Managers, Inc.
101 Arthur Andersen Parkway Suite 220 Sarasota, Florida 34232

Toll Free: 866-33-UICNA (866-338-4262)
Office: 941-378-8851 Fax: 941-378-8835 Email: info@uicna.com

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An initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

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PROTECT YOUR HOME AGAINST HAIL DAMAGE



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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 and personal possessions. Knowing which roof coverings resist impact well can save you lots of trouble and money.

FIRST THINGS FIRST

1. Most roofing jobs are not for the do-it-yourselfer. Unless you have lots of experience in replacing roof coverings, hire a professional roofing contractor to handle this job.
2. Before you reroof, check with your local building officials to be sure what you're doing complies with local building codes.

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. So, while they test well, they may perform poorly in practice. Keep this in mind when using the UL standard to gauge the quality of a roof covering.

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 your drapes, blinds or window shades to prevent the wind from blowing broken glass inside. Stay away from skylights and doors.
- If you are outside, move immediately to a place of shelter.

hail