

Protecting School Property Against Hail

Hailstorms can be swift and destructive, damaging school buildings, outdoor play equipment and vehicles in a matter of minutes. For school property, such damage can result in destroyed property, costly repairs and education disruption. Today we discuss the risks hail poses to school properties and preventive measures to protect buildings from hail damage.

Potential Risks

Data analytics firm Verisk's 2021 Hail Hazard and Its Impact on Property Insurance report found that 6.2 million properties in the United States experienced one or more damaging hail events in 2020, resulting in almost \$14.2 billion in losses. See attached link for map of Cat losses from 2022. Schools located in areas that experience hailstorms may be susceptible to severe damage to equipment and components, including:

- Roofs
- Windows
- Rooftop heating, ventilation and air conditioning equipment
- Cooling towers
- Exposed glass and plastic components of outdoor equipment
- Vehicles

Repairing a building damaged by hail can cost a lot of time and money. Schools in Wisconsin have experienced several severe hailstorm claims in the past three years. Property insurance companies are thus looking at changes for 2024. Rates, valuations, deductibles and new endorsements that have not been used in the past.

Preventive Measures

To limit the potential damage of hailstorms, school property managers should be proactive in protecting their buildings. These improvements will assist in the underwriting of a property. Take the following measures to protect school properties:

- **Conduct regular roof inspections.** Be sure to replace any worn or weak areas, as their condition may be made worse from a hailstorm. Installing "severe hail" or "Class 4" impact-resistant roof materials can also limit the amount of damage done by hail.
- **Utilize rooftop equipment and protections designed to withstand hail.** Install hail guards, shields and wire mesh to keep rooftop equipment safeguarded from hail. Ballast roofs absorb hail the best.
- **Install windows with impact-resistant glass.** Protect windows against hail by using impact-resistant glass, which is less likely to shatter than regular glass.
- **Watch the weather.** Be aware of the local forecast so valuables and equipment can be moved to safe locations before severe weather hits.

Conclusion

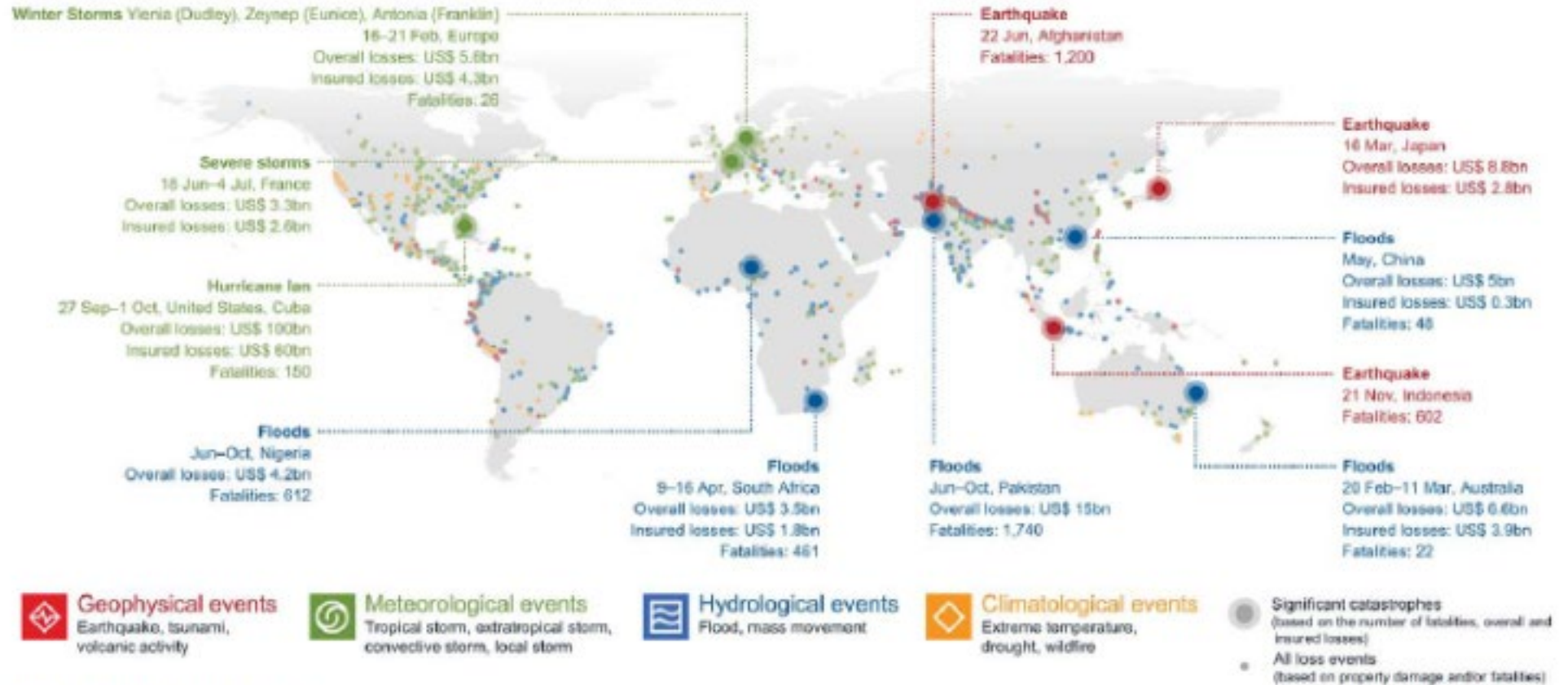
Property Insurance will be challenging in 2024. By taking the time to implement preventive measures, updating your roofing, school property managers can reduce the impact of hailstorms on their buildings and premiums. For more information, contact us today.

Provided by TRICOR Insurance

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Natural catastrophes caused overall losses of US\$270bn worldwide



Source: Munich Re, NatCatSERVICE, 2023