



# Protect Your Business From Costly Hail Damage

Steps to take to prevent hailstorms and other weather disasters from wreaking financial havoc on your foodservice business

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Depending on where you live in the United States, hailstorms may be a frightening threat—or something that rarely crosses your mind. Known as “Hail Alley,” the region from Wyoming to Texas receives more hailstorms than the rest of the country. In 2019, Texas experienced 872 hail events, followed by Kansas (538), Nebraska (430), South Dakota (302) and Colorado (294).

The damaging hail season begins mid-April, running throughout the summer and into September. Hailstorms are known for causing significant damage, wreaking financial havoc on individuals and business owners.

While you can’t predict the unpredictable, business owners can better prepare themselves with preventative measures against these dangerous storms. At Society Insurance, we have compiled best

practices for bars, restaurants and other food-and-beverage establishments to protect their businesses against hailstorms and other natural seasonal disasters to avoid costly storm damage insurance claims.

### 1. Inspect your roof every year or two to prevent indoor storm damage.

Not only does a regular roof inspection extend the life of your roof, saving you money long-term, it allows you to troubleshoot and remedy any issues, such as split shingles, loose or broken roofing material, rusty metal and sagging. It is much easier to fix a small roof problem than a collapsed roof or burgeoning leak that can cause even more damage inside.



### 2. Address drainage problems prior to storm season.

Check your gutters and building drainage before storm season begins. If your gutters are due for a cleaning, contact a local gutter company to complete the job. Additionally, if your roof has been damaged, it’s likely your gutters have, too. Neglected gutters spell disaster as they accumulate debris and standing water. Standing water can easily overflow into your foundation, potentially flooding the basement and shutting down your establishment.

### 3. Secure outdoor items to prevent wind damage.

Grills, picnic tables and lawn furniture can become projectiles in high wind scenarios. “Batten down the hatches,” as they say—you don’t want your patio umbrella to go spiraling through the air in the midst of a summer storm. Consider securing patio furniture with steel security cables if you cannot safely store furniture.

### 4. Trim your trees to prevent storm damage.

While dead trees and dead branches are always a liability, dead branches are more likely to fall during heavy storms and gusting winds. This can be hazardous to you, your employees, patrons and the building. From tree limbs falling on the roof to dead branches getting tangled in power lines, a well-maintained property will, again, help you avoid costly storm damage insurance claims.

### 5. Research which insurance company and policy fit you best.

Like with cars and apartments, you should shop around for the insurance policy that fits you best. If there is a storm and you’re forced to close, is your restaurant financially protected? Many insurance companies operate with a 500-foot “distance limitation” policy, meaning a direct physical loss or accident must occur within 500 feet of the premises to be covered. If you lose power due to storm damage down the street, you likely won’t get reimbursed for lost income. Many insurance companies also have a 72-hour waiting period; coverage doesn’t start until after a three-day waiting period. (Society Insurance does not have a distance limitation or any waiting period for coverage to kick in.)

With the worst of this year’s hail season still ahead of us, there’s never been a better time to prepare for a possible hailstorm, especially if you call “Hail Alley” home. Business owners can mitigate damage to their building, payroll and bottom line if they invest a little bit of time into preventative measures. ●



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#### ABOUT THE AUTHOR

Jarrett Wagner is a risk control representative at Society Insurance. He began his career at Society Insurance in 2008 in the property, auto and liability claims department. During his tenure at Society Insurance, he earned his AIC and AIS designations and has spent the past three years in risk control. Wagner has a B.A. degree in criminal justice from Illinois State University. For more information on Society Insurance, visit [societyinsurance.com](http://societyinsurance.com).