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Expert Post: How Colorado Restaurants Can Protect Themselves Against the Costly Hail Season

June 30, 2020

By: Society Insurance (<https://www.societyinsurance.com/>)

With so many uncertainties in the restaurant industry, there's one consistent hazard in Colorado every spring – the return of hail season – and your business should be prepared. Colorado's infamously dangerous and costly hail season begins mid-April, and runs throughout the summer and into September. Colorado is one of the most hail-prone states in America with 380,066 hail loss claims between 2017 and 2019, according to a National Insurance Crime Bureau Hail Report (<http://www.rmiiia.org/downloads/2017-2019HailForeCAST.pdf>). That's 14 percent of all hail claims in the United States. In fact, of the top five U.S. cities with the most hail loss claims, two are in Colorado – Colorado Springs and Denver. And the financial impact is tremendous. In May 2017, a powerful storm accompanied by hail resulted in \$3.6 billion in damages across Colorado.

While you can't predict the unexpected, restaurants can better prepare themselves with annual preventive measures against these dangerous storms. At Society Insurance (<https://www.societyinsurance.com/>), we have compiled best practices for bars and restaurants to protect their businesses against hailstorms and other natural seasonal disasters to avoid costly storm damage insurance claims.

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.

Address Drainage Problems Prior to Storm Season

Check your gutters and building drainage before the 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, your gutters have probably been damaged 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.

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 during a summer storm. Consider securing patio furniture with steel security cables if you cannot safely store furniture.

Trim your Trees to Prevent Storm Damage

While dead trees and dead branches are a liability all of the time, 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.

Research What Insurance Company and Policy Fits You Best

Colorado's Front Range receives the highest frequency of large hail in North America. Residents and businesses can expect three to four catastrophic hail storms every year, defined as at least \$25 million in insured damage. Restaurant owners can mitigate the damage to their building, payroll and bottom line by investing a little bit of time each year to prepare for the season.

Like with cars and apartments, you should shop around for the insurance policy that fits your business best. Society Insurance (<https://www.societyinsurance.com/>) specializes in protecting the hospitality industry. Understanding the unique needs of your restaurant means knowing where the risks are and helping you control them to minimize loss. Policyholders gain the collaborative and consultative partnership of risk management experts who can help you address liability and safety challenges. Additionally, policyholders benefit from access to exclusive safety resources and discounted services to help keep your business safe and profitable.

Society Insurance (<https://www.societyinsurance.com/>) will be entering the Colorado market later this year and is ready to help you navigate the unique challenges facing your restaurant. Contact us (<https://www.societyinsurance.com/location/>) for specific coverage questions and read more about our claims process here (https://www.societyinsurance.com/claims/property_casualty_claims.aspx).

For more information, visit www.societyinsurance.com. (<https://www.societyinsurance.com/>)

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2020

January (<https://www.corestaurant.org/blogs/2020/1>)

February (<https://www.corestaurant.org/blogs/2020/2>)

March (<https://www.corestaurant.org/blogs/2020/3>)

April (<https://www.corestaurant.org/blogs/2020/4>)

May (<https://www.corestaurant.org/blogs/2020/5>)

June (<https://www.corestaurant.org/blogs/2020/6>)

July (<https://www.corestaurant.org/blogs/2020/7>)

2019

2018

2017

2016

2015

Categories

Covid-19 Updates (<https://www.corestaurant.org/blogs/category/covid-19-updates>)

CRA News (<https://www.corestaurant.org/blogs/category/cra-news>)

Legal Updates (<https://www.corestaurant.org/blogs/category/legal-updates>)

Legislative Session (<https://www.corestaurant.org/blogs/category/legislative-session>)

Member Spotlight (<https://www.corestaurant.org/blogs/category/member-spotlight>)

Pinnacol Safety Group (<https://www.corestaurant.org/blogs/category/pinnacol-safety-group>)

Safety Corner (<https://www.corestaurant.org/blogs/category/safety-corner>)

Statistics (<https://www.corestaurant.org/blogs/category/statistics>)

Sustainability (<https://www.corestaurant.org/blogs/category/sustainability>)

Uncategorized (<https://www.corestaurant.org/blogs/category/uncategorized>)

Vendor Bylines (<https://www.corestaurant.org/blogs/category/vendor-bylines>)

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