



# Insurance Tips

## Prepare for hailstorms before they hit

Hailstorms often strike with little warning and typically last for about five minutes. Most hailstones are about the size of a pea or marble, but they can get as large as a softball. Hailstones—frozen pellets of rain—can cause major damage to your vehicle and windows.

There were more than 4,600 major hailstorms in the U.S. in 2018, according to the National Oceanic and Atmospheric Administration. Because hail can occur anywhere in the country, it's wise to make plans to minimize hail damage.

### Find shelter

If you're caught outside in a hailstorm, immediately seek shelter in the nearest sturdy structure. If no shelter is available, try to find something to protect your head. Avoid seeking shelter under trees, where high winds and rain can cause limbs to fall. If you're in a building, stay away from windows and stay inside until the hail stops.

If you're in your car when a hailstorm hits, stop at a safe place, such as under a highway overpass or in a parking garage, as soon as you can. If no shelter is available, pull off the road completely and stop. Move away from car windows and cover your head with a jacket, papers or even your arms to protect yourself from broken glass.

### Protect your car

If you live in an area prone to hail, make sure you have the right auto insurance coverage. Hail damage is part of comprehensive coverage, which covers physical damage to your vehicle not caused by a collision. Park your car in a covered spot whenever possible.

### Protect your home

A strong roof is the best way to protect your home from hail and other severe weather damage. Inspect your roof regularly and make necessary repairs as soon as possible. When replacing your roof, consider using material that has been tested for impact resistance. The Insurance Institute for Business & Home Safety recommends roofing materials rated by UL 2218 or FM 4473 as Class 3 or 4. Visit [IBHS](#) for more information.

### After the storm

Report damage to your insurance company as soon as possible. To the extent possible, prevent further loss to your property. Choose your contractor carefully. Make sure they are licensed, if required by your state.

For more information, talk to a AAA Insurance agent or visit your local branch office.

*These tips are provided by the Marketing team at CSAA Insurance Group, a AAA insurer.*