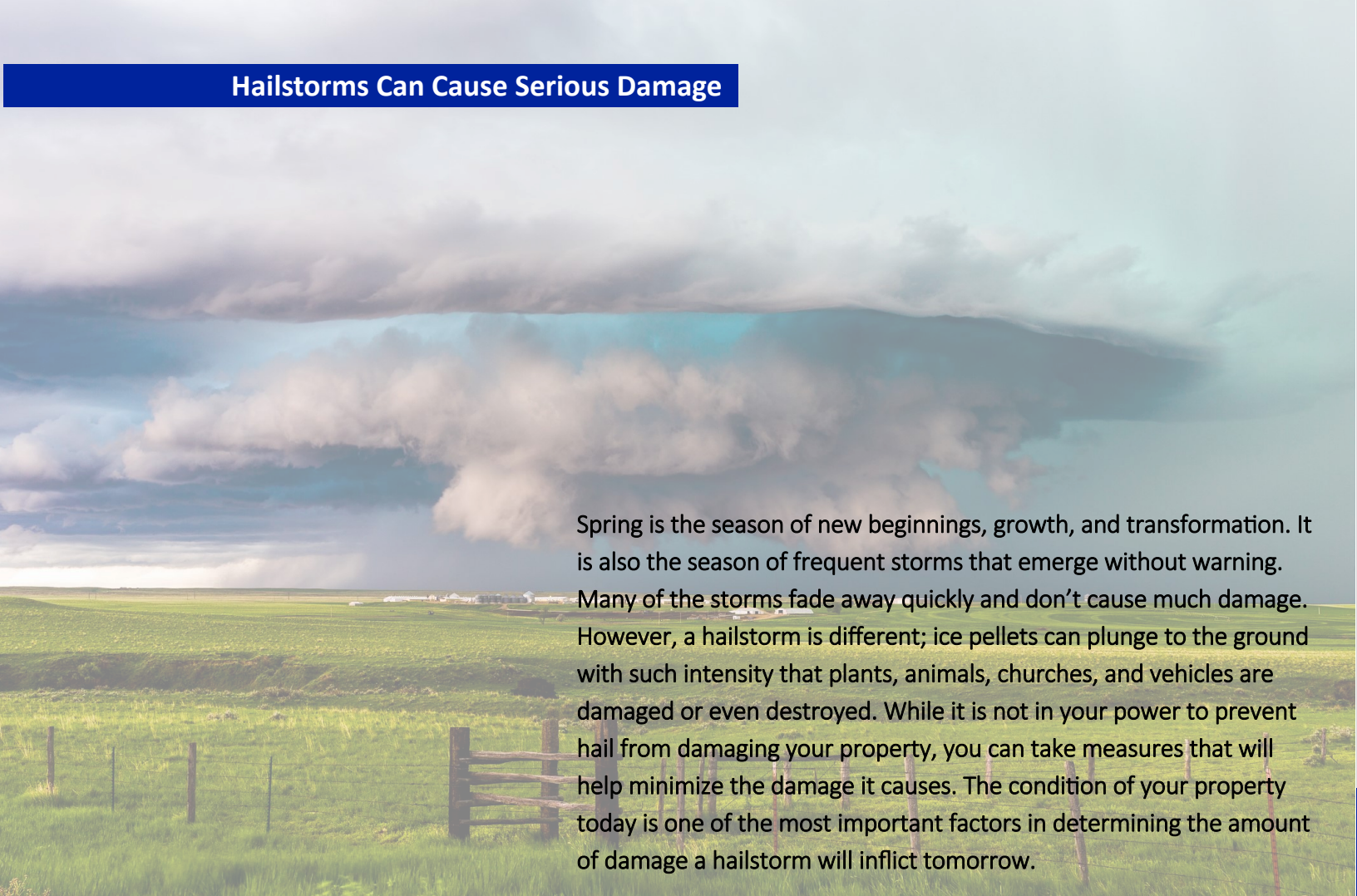


## Hailstorms Can Cause Serious Damage



Spring is the season of new beginnings, growth, and transformation. It is also the season of frequent storms that emerge without warning. Many of the storms fade away quickly and don't cause much damage. However, a hailstorm is different; ice pellets can plunge to the ground with such intensity that plants, animals, churches, and vehicles are damaged or even destroyed. While it is not in your power to prevent hail from damaging your property, you can take measures that will help minimize the damage it causes. The condition of your property today is one of the most important factors in determining the amount of damage a hailstorm will inflict tomorrow.

## PLAN *then prepare*

**Know the signs.** Dark clouds, strong winds, heavy rain, thunder and lightning are signs of an imminent storm. If you notice white clouds among the dark ones, the approaching storm will probably include hail.

**Report your claim promptly.** Claims should be reported immediately after the storm. Your first call should be to your Insurance Board agent. IB claims advocates work with you to ensure you understand the claims process and that your church receives the full value of that to which you are entitled. The Insurance Board claims team can be reached at 800.437.8830, option 4.

The number of hail events spanning the last few decades has been on the rise according to the National Oceanic and Atmospheric Administration (NOAA), so chances are increasing that one day your church will weather a hailstorm. Preparing today is the best thing you can do to protect your church.

- **Inspect and maintain your roof.** The integrity of your roof should be your primary concern because it will keep you safe. Have a qualified roofer inspect your roof and take immediate measures if s/he notices a problem.
- **Keep your trees and shrubbery well-trimmed.** It is very important to eliminate the risk of trees or branches falling on your church.
- **Keep gutters and drainpipes clear of leaves/debris.** Make sure water can drain quickly or your church may sustain water damage in addition to hail damage.
- **Prepare windows and doors.** Close windows and doors as the storm approaches to prevent rain and debris from getting into the church and causing damage or hurting someone. Also close the blinds and draw the curtains – if hailstones break the windows, you will have protection from the shattered glass.
- **Protect your equipment.** HVAC cooling fins should be protected with steel wire mesh. Contact a licensed professional.