Wind/Hail Damage Losses

What Documentation to expect:

- Weather Report http://www4.ncdc.noaa.gov/cgi-win/wwcgi.dll?wwEvent~Storms
- **Collateral Damage** vent caps, siding, gutters, screens, A/C, awnings, etc.
- Roof Material, Pitch, Layers, Height, Age, Condition
- **Diagram** measurements, direction, calculations, test squares.
- **Photographs** ridge view, each slope, collateral damage, pitch gauge, shingle thickness, test square close-up, hail damage close-up.



Weather Report

NCDC: Event Details

Page 1 of 1



Event Record Details

Event: Begin Date: Begin Location: Begin LAT/LON: End Date: End Location: Magnitude: Fatalities: Injuries: Property Damage:	Hail 27 Feb 2011, 20:56:00 PM CST 1 Mile North of Normal 40°31'N / 89°00'W 27 Feb 2011, 20:57:00 PM CST Not Known 1.00 inches 0 0 \$ 0.0K	State: Illinois <u>Map of Counties</u> County: Mclean
Damage: Crop Damage:	\$ 0.0K	

Description:

EPISODE NA RRATIVE: An area of low pressure lifted from the Plains northeastward into central Illinois during the evening of February 27th. The airmass in the vicinity of the low was only weakly unstable, but it was highly sheared. The resulting thunderstorms produced large hail and gusty winds along and north of a Bearstown...to Bloomington-Normal line. Further south, additional thunderstorms developed along an advancing cold front during the predawn hours of February 28th, producing damaging wind gusts along and south of 1-70.

2			the second se
Privacy Policy	A user survey	FIRSTGOV	Disclaimer

This page dynamically generated 07 Oct 2011 from:

<u>http://www4.ncdc.noaa.gov/cgi-win/wwcgi.dll?wwEvent~storms</u> Please send questions or comments about hits system to <u>Stuart Hinson@noaa.gov</u> Please see the <u>NCDC Contact Page</u> if you have questions or comments.

http://www4.ncdc.noaa.gov/cgi-win/wwcgi.dll?wwevent~ShowEvent~840303

10/7/2011

Collateral Hail Damage





Vent



Wall Cap

Vinyl Siding

Roof Documentation



Roof Layers



Shingle Thickness



EXAMPLE

Diagram



Roof - 1 layer 3tab shingles - 5-10 years old - Reparability Factors

0 to 5 years ---- reparability factor of .5 5 to 10 years ---- reparability factor of 1.0 10 to 15 years ---- reparability factor of 1.5 15 + years ---- reparability factor of 2.0

Test Squares

= Average of 5 hits per square x RF of .5

 $5 \times .5 = 2.5$ therefore to repair each square 5 (average hits per square) + 2.5 = 7.5 shingles per square

Roof Calculations: Total

30 x 60 = 10% waste = Total # squares 1800 square feet180 square feet1980 which rounds to 19 squares as 3 tab is sold in bundles of 3 per square.

Roof Repair: Repair

18 squares x 7.5 shingles per square = 135 shingles to repair this roof. 135 x 1.71 per shingle = 1.580.85 cost to repair roof.



Test Squares



Overview of Test Square



Close up of hail damage in test square