

A close-up photograph of two hands cupped together, holding a large quantity of white, translucent hailstones of various sizes. The background is a soft-focus green, suggesting an outdoor setting.

RISK MITIGATION TIPS SERIES

SPECIAL ISSUE: OCTOBER

PRECAUTIONS IN ANTICIPATION OF THE SUMMER HAILSTORM SEASON

Hail 'hot spots' in Gauteng and KwaZulu-Natal continue to impact clients. Research shows hail events are most frequent from around mid-November through February and peak in the afternoon, between 13:00 and 17:00. Hail events concentrate mainly in the southeast of the country, along the Highveld and the eastern parts of the country.

We include below some tips to help clients prepare for the hail season ahead.

IN THE EVENT OF HAIL:

- Drive slowly – slower driving minimises the damage of hail and combats slippery roads.
- Locate a safe, covered area immediately or pull over under an overpass, provided it is safe to do so.
- Undercover parking at malls and petrol stations is a good temporary solution to protect your car during a hailstorm.
- Stay inside the vehicle. Large hail stones pose a genuine injury threat.
- Keep fleecy blankets in your boot so you can cover your car to minimise the impact of hail.

IF YOU DO HAVE DAMAGE:

- Take careful note of the extent of the damage to your car; look for damage to all glass items, including side mirrors, taillights, and head lights. Take pictures as they may be useful when it comes time to claim.
- If you are affected by hail, immediately report the incident to your insurer.

WHEN YOU ARE AT HOME OR AT YOUR BUSINESS:

- Keep your gutters clean. It is important to clear gutters regularly of leaves, twigs, and any other debris. Clear the hail from your roof/gutters as soon as it is safe to do so. Hail takes a while to melt, and an overflowing gutter could lead to a leaking roof and further damage. Hail build-up is also heavy, so make sure the guttering is sound and in good order.
- Trimming trees close to your house and business helps get rid of branches that can cause severe damage during a storm.
- Keep your blinds down. Make sure you close all curtains, blinds or shutters to prevent broken window glass and hailstones from entering your home and injuring you or your family.
- Park your car in the garage or in a sheltered undercover area.
- Ensure you are adequately covered against hail damage in your personal and commercial insurance policy so that you have cover when you need it.