

AmTrust Property Zone

Minimizing Weather Damage to Commercial Property

The National Severe Storms Laboratory (NSSL) states that every year, there are about 100,000 thunderstorms in the U.S. About 10,000 of these storms are considered severe.

A single severe storm can cause significant damage to a commercial property. Damage from multiple storms can add up, resulting in significant damage over time. However, proper maintenance can help prevent the need for more expensive repairs down the line.

How Storms Damage Property

Storms can damage property in different ways:

- **Wind is a major threat.** When winds reach speeds in excess of 50 to 60 miles per hour, they are considered damaging winds. The NSSL says that wind damage from severe thunderstorms is more common than damage from tornadoes and accounts for half of all severe reports in the lower 48 states.
- **Hailstones can be massive.** The biggest hailstone recorded in the U.S. had a diameter of eight inches. Hail can damage buildings and cars, and it can also result in sometimes fatal injuries.
- **Flooding causes an average of \$5 billion in damages each year in the U.S.** Flooding can occur in every single state and territory in the country. Even in inland areas, flash flooding and river flooding are threats.
- **Ice dams are a problem in cold climates.** Ice dams form when water goes through cycles of melting and freezing. The ice can get under shingles and damage the roof, building and contents.

In the U.S., severe thunderstorms are most common from Texas to southern Minnesota. However, severe weather can occur anywhere.

An Ounce of Prevention

Skipping regular maintenance or delaying repairs is a strategy that can seriously backfire.

It's like maintaining a vehicle. If you take the car in for regular oil changes and have any warning lights or other issues fixed immediately, you can often prevent much more serious – and expensive – repairs down the road. Taking care of your commercial property requires the same diligence and investment.

- Hire a professional contractor to inspect your property thoroughly and provide any necessary repairs. Check the contractor's licensing and insurance, as well as reviews and recommendations before hiring.

- Check out the Risk Transfer section in our [Liability Resource documents](#) for guidance to [safeguard yourself from loss caused by others](#) and other helpful information.
- Include a clause that the contractor adheres to recognized safety standards, including OSHA fall protection, industry best practices for fall protection, [hot work permits](#), environmental and vehicle operation (USDOT where applicable) rules.
- Have your property inspected before and after storm season and make any necessary repairs.
- Keep an eye on your property throughout storm season, and especially after storms, to look for damage.



What to Check

When inspecting your property, it's essential to know what signs of damage to look for. In some cases, a seemingly small issue could point to a bigger problem, so you don't want to ignore these signs.

Inspections should include a look at the following:

- **Roof Materials:** Look for loose, curling or otherwise damaged shingles. Don't ignore granule loss, as granules are necessary to protect your roof – and building – from the elements.
- **Roof Edges:** The edges of the roof can be susceptible to damage. Also, check [flashing and fasteners](#) for signs of wear, loosening or peeling. AmTrust Loss Control offers additional resources specific to Flashing Maintenance.
- **Ponding:** Water that collects on your roof instead of draining can cause damage, even collapse due to the weight of water.
- **Moisture:** A roof moisture survey can identify damaged areas for repair.
- **Roof-Top Equipment:** Storms can damage [roof-top equipment](#), and equipment may cause further damage to the roof if it becomes loose. Additionally, snow and ice may accumulate around roof-top equipment. Inspect the equipment to make sure it's attached securely and pay attention to changes in performance.

- **Walls and Ceiling:** Check the walls and ceiling for cracks, water stains and other signs of damage.
- **Doors and Windows:** Check doors and windows for damage. If doors and windows no longer open and close properly, this may be a sign of damage.
- **Gutters and Downspouts:** Keeping the gutters and downspouts free of debris can help prevent ice dams and other damage. Monitor and clean gutters regularly to prevent clogs.
- **Attic Insulation:** To prevent ice dams, the National Weather Service says that attic insulation should be at least R-30, and recommends R-38 for northern climates. Also, ensure that there is adequate ventilation.

Sources

<https://www.nssl.noaa.gov/education/svrwx101/thunderstorms>

<https://www.nssl.noaa.gov/education/svrwx101/wind/>

<https://www.nssl.noaa.gov/education/svrwx101/hail/>

<https://www.nssl.noaa.gov/education/svrwx101/floods/faq/>

<https://www.weather.gov/grr/roofIceDams>

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control



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