

## HAIL SEASON TIPS



### YOUR HAIL SEASON SURVIVAL GUIDE

Summertime is commonly associated with hail season in the northern parts of South Africa, and recent yellow-level alerts for severe thunderstorms in KwaZulu-Natal and Gauteng, indicated that hail season is upon us. Hail season brings with it disruptive rains, damaging winds and significant amounts of hail forecast that can cause costly damage to cars and infrastructure.

Santam says that varying from marble-sized to fully-fledged golf balls, hailstones can measure up to 7 cm in diameter, so it is easy to see why they do so much irreparable damage to vehicles and property. Windscreens are shattered, vehicles dented, roofs damaged, and house windows broken.

The cost to repair and replace vehicles varies according to the severity of the storm and damage done to the paintwork, etc. Not only are the costs crippling, but the repair process can take months, depending on the availability of car parts and the capacity of approved motor body repairers.

To help prepare for hailstorms during this season Santam recommends some of the following tips to help activate disaster preparedness:

### IF YOU ARE ON THE ROAD OR YOUR VEHICLE IS PARKED:



- 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 are good temporary solutions to protect your car during a hailstorm.
- Stay inside the vehicle. Large hail stones pose genuine injury threat.
- Keep fleecy blankets in your boot so you can cover your car to minimise the impact of hail.
- 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. Taking pictures may be useful in the event you need to claim.
- If you are affected by hail, immediately report the incident to De Wet De Villiers Brokers.

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### WHEN YOU ARE AT HOME:



- Keep your gutters clean. It is important to clear gutters of leaves, twigs, and any other debris regularly. 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 that the guttering is sound and in good order.
- Trimming trees close to your house 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 that you are adequately covered against hail damage in your insurance policy so that you have cover when you need it. Contact De Wet De Villiers Brokers if you wish to re-examine your insurance portfolio.

**Now is not the time to compromise on your insurance cover – it is very important to know exactly what you are covered for and for what amount. Also ensure that your policies are up to date.**