Hail

Hail comes fast and usually passes fast. The plan is where you stand and where the car sits.

WHAT SEVERE MEANS

- The National Weather Service calls a thunderstorm severe when it can produce hail an inch or larger, or wind gusts over 58 mph.
- A warning means it is happening or about to. Move to shelter right away.

AT HOME OR IN A BUILDING

- Get inside a sturdy building and stay away from windows and skylights.
- Bring pets in, and move to an interior room if you can.

IN A VEHICLE

- Stop driving and pull off the road. Do not stop under an overpass.
- Stay in the vehicle until the hail stops, and keep away from the windows.
- Avoid culverts and low areas, which can flood fast in a storm.

BEFORE THE SEASON

- Know where the car goes when a storm is coming. A garage or covered spot is best.
- Many home and auto policies have a separate deductible for wind and hail. Ask your agent what yours is.
- After a storm, photograph any damage before you clean up or make repairs, and call your insurer.

For our household

Where the cars go in a storm

Where we shelter inside

Insurer and claims phone

Wind and hail deductible

Sources: National Weather Service, Severe Thunderstorms; North Dakota Department of Emergency Services hail safety sheet. Checked October 2026. Local rules and policy terms vary, so confirm the details with your insurer.