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April 2, 1932

A Science Service Feature

? WHY THE WEATHER ?

Mailed March 26, 1932

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INSURANCE AGAINST HAIL

Hailstorm insurance is usually thought of as applying to grain, tobacco, cotton and other agricultural crops, but it has some other applications. The insurance of crops against hail is a specialty that calls for a somewhat elaborate organization and can be handled only by experts.

"It is," says C. T. Hubbard, writing in Rough Notes, "a coverage that the local agent cannot sell as a general line of insurance, but only if located in the agricultural sections and then through established insurance machinery set up for this purpose. However, hail insurance can be written on dwellings and mercantile property and on automobiles, and should be sold more by the average local agent. The tornado insurance policy does not cover loss from hail excepting when the wind damages the property and allows the hail to enter. Damage to the property itself from hail is a separate hazard and can be assumed under a windstorm policy by endorsement, and for an additional premium of usually five cents a \$100. Because it is difficult to adjust losses when hail accompanies a windstorm, the wise property owner will purchase both tornado and hail insurance."

Apropos of insuring automobiles against hail is the fact that a single hailstorm -- at Dallas, Texas, May 8, 1926 -- damaged such vehicles to the extent of about a hundred thousand dollars.

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