

WEATHER RESEARCH

Your Date and This Address

No hail one inch or larger, thunderstorm wind, or tornado is on record within 5 miles of the address on October 27, 2026. The absence of a report is not proof that no storm occurred.

The nearest severe weather on record within 10 miles and 90 days of that date: hail up to 1.00 inches on October 23, 2026, 8.7 miles SSE of the address.

Date	Event	Size or Speed	Reports	Nearest	Record
1/23/17	Tornado	EF1	1	3.1 mi SSE	NCEI
4/24/18	Hail	1.75 in.	1	4.3 mi N	NCEI
7/5/18	Tornado	EF0	1	4.2 mi ESE	NCEI
1/29/20	Wind	58 mph meas.	1	4.1 mi ESE	NCEI
5/27/20	Wind	63 mph est.	1	1.5 mi ENE	NCEI
4/11/21	Wind	58 mph est.	1	2.7 mi NE	NCEI
5/6/21	Wind	71 mph meas.	2	3.0 mi ESE	NCEI
4/26/23	Hail	1.50 in.	1	1.3 mi NE	NCEI
4/29/23	Hail	1.75 in.	2	4.6 mi W	NCEI
5/19/24	Hail	1.00 in.	1	4.1 mi S	NCEI
5/28/24	Hail	1.25 in.	1	3.4 mi SSW	NCEI

Table 1. Hail, wind and tornado events recorded within 5 miles, October 28, 2016 through October 28, 2026

A dash (—) means no magnitude was recorded with the report. Wind: meas. = measured, est. = estimated, rep. = reported (preliminary). Record: NCEI = official record; SPC prelim. = preliminary report.

29 additional storm events within 5 miles are on record between 1959 and 2016. Older records are less complete; storm reporting increased substantially after the 1990s.

For reference, historical knowledge and experience indicate that three-tab shingles are typically resistant to hailstones up to 1 inch in diameter. Thicker, dimensional (architectural) shingles are more hail resistant and typically require hailstones at least 1 1/4 inches in diameter to pose a functional threat to your roof covering. However, field experience and published impact testing show that damage is not certain at either size. For instance, lab testing performed by Haag Engineering found that two of fourteen dimensional shingle samples were damaged by simulated hailstones 1 1/4 inches in diameter.

Sources: NOAA NCEI Storm Events Database (official record, published through June 30, 2026); NOAA Storm Prediction Center local storm reports via the Iowa Environmental Mesonet (preliminary, July 1, 2026 onward). Locations are as reported; these are point reports, not radar estimates.

National Oceanic and Atmospheric Administration (NOAA) Storm Prediction Center (SPC) data was reviewed for records of reported severe weather near the October 27, 2026 loss date. The SPC compiles reports of hail 1 inch or greater in diameter, thunderstorm winds of 58 miles per hour (mph) or greater, and tornadoes. Table 2 lists all such events within 10 miles of the subject property over the period from October 13, 2026 to November 10, 2026. October 23, 2026 carries severe-weather reports in this section but is not covered by the wind or precipitation station tables in this report; station data for that date was not retrieved, so those reports cannot be cross-checked against station measurements here.

Date	Time (local)	Location	County	Type	Qty.	Unit	Dist. (miles)	Dir. from Site
10/23/2026	6:18 PM	2 NE Riviera Beach	Palm Beach	Hail	1.0	inch	8.7	SSE
10/23/2026	6:18 PM	2 NE Riviera Beach	Palm Beach	Hail	1.75	inch	8.7	SSE

Table 2. NOAA SPC Events Within 10 Miles

As of the date of this report, the National Centers for Environmental Information (NCEI) has published Storm Events records only through July 31, 2026. The October 27, 2026 loss date falls after the latest published record, so no Storm Events table is presented. The absence of a Storm Events entry for this loss date reflects the publication schedule of that database and does not indicate that severe weather did not occur.

National Weather Service (NWS) Automated Surface Observing System and Automated Weather Observing System (ASOS/AWOS) airport wind observations, obtained through the Iowa Environmental Mesonet, were reviewed for the October 27, 2026 loss date $\pm$ 24 hours. Reported values are the highest recorded across all sub-hourly observations at each station. The nearest station, West Palm Beach (8.2 miles SW of the subject property), recorded a peak wind gust of 33 mph from the NE and a maximum sustained wind of 25 mph. Table 3 lists the daily airport wind data from stations within 40 miles of the subject property.

Date	Location	High (°F)	Low (°F)	Sust. Wind (mph)	Peak Wind (mph)	Peak Dir.	Dist. (miles)	Dir. from Site
10/26/2026	West Palm Beach	84	77	25	33	NE	8.2	SW
10/27/2026	West Palm Beach	84	73	22	32	NE	8.2	SW
10/28/2026	West Palm Beach	82	73	18	25	NE	8.2	SW
10/26/2026	West Palm Beach	84	73	26	45	NE	16.2	S
10/27/2026	West Palm Beach	82	75	31	43	NE	16.2	S
10/28/2026	West Palm Beach	82	75	23	33	NE	16.2	S
10/26/2026	Witham Field Airport/Stuart	84	73	29	39	ENE	19.1	NNW
10/27/2026	Witham Field Airport/Stuart	82	73	23	36	NE	19.1	NNW
10/28/2026	Witham Field Airport/Stuart	81	75	21	33	NE	19.1	NNW
10/26/2026	Lantana	85	74	24	35	NE	22.6	S

10/27/2026	Lantana	84	77	24	35	NNE	22.6	S
10/28/2026	Lantana	84	76	17	26	NE	22.6	S
10/26/2026	Boca Raton Airport	82	73	23	44	NE	37.2	S
10/27/2026	Boca Raton Airport	81	75	26	38	NNE	37.2	S
10/28/2026	Boca Raton Airport	81	75	16	29	NE	37.2	S

Table 3. NWS ASOS/AWOS Daily Airport Wind Observations Within 40 Miles

Wind table notation: --- = no observation reported; n/g = observations exist, but no gust at or above the day's sustained wind was reported; n/v = a reported value failed validation and is withheld, with the raw value retained in the run record.

The NCEI Global Historical Climatology Network (GHCND) was reviewed for documentation of precipitation data in the area. The GHCND includes NWS cooperative and community gauges and private stations documented by the Community Collaborative Rain, Hail and Snow Network (CoCoRaHS). No precipitation observations are available within 10 miles of the subject property between October 26, 2026 and October 28, 2026. The absence of a nearby reporting station limits the available data and does not, by itself, establish the conditions that occurred at the subject property.

Reports from CoCoRaHS volunteer gauges within 10 miles of the subject property are available between October 26, 2026 and October 28, 2026. The nearest station, FL-PB-43 (Jupiter 2.0 SW, 1.2 miles SSW), recorded a maximum of 0.92 inches on October 26, 2026. Table 4 lists the 4 nearest CoCoRaHS stations within 10 miles of the subject property.

Date	Station #	Location	Precip. (in.)	Dist. (miles)	Dir. from Site
10/26/2026	FL-PB-43	Jupiter 2.0 SW	0.92	1.2	SSW
10/27/2026	FL-PB-43	Jupiter 2.0 SW	0.11	1.2	SSW
10/26/2026	FL-PB-128	North Palm Beach 3.1 N	0.53	5.0	SE
10/27/2026	FL-PB-128	North Palm Beach 3.1 N	0.02	5.0	SE
10/28/2026	FL-PB-128	North Palm Beach 3.1 N	1.94	5.0	SE
10/26/2026	FL-PB-9	Jupiter 7.9 W	1.95	7.2	WNW
10/28/2026	FL-PB-9	Jupiter 7.9 W	1.64	7.2	WNW
10/26/2026	FL-PB-81	Palm Beach Shores 1.4 N	0.48	9.8	SSE
10/27/2026	FL-PB-81	Palm Beach Shores 1.4 N	0.02	9.8	SSE

Table 4. CoCoRaHS Daily Reports Within 10 Miles

Radar rainfall data from the NOAA National Centers for Environmental Prediction (NCEP) was reviewed for the period surrounding the loss date. The heaviest one-hour rainfall in the searched period, 0.28 inches, fell on October 23, 2026 — four days before the reported October 27, 2026 loss date. Rainfall of this amount over one hour is common at this location and would be expected in most years. Radar records were searched from October 23, 2026, at 8:00 PM through October 30, 2026, at 7:00 PM EDT. All times in this section are local to the subject property (EDT); the source data are recorded in Coordinated Universal Time and were converted. This one-hour maximum is the largest anywhere in that period and is not a measurement of rainfall on the loss date itself; the six, twenty-four and seventy-two-hour maxima fall in different windows, listed in Table 5. The daily gauge tables above report the loss date directly. Table 5 lists the heaviest rainfall over one, six, twenty-four, and seventy-two hours, when each fell, and how often rainfall of that amount is expected at this location. These figures come from national weather radar, corrected against ground rain gauges, for the roughly 4-kilometer area containing the subject property — not from a gauge at the subject property itself.

Duration	Rainfall (in.)	When It Fell (local)	How Often Expected
1 hour	0.28	Oct 23, 8:00-9:00 PM	Most years
6 hours	0.35	Oct 27 8:00 PM - Oct 28 2:00 AM	Most years
24 hours	0.74	Oct 25 7:00 AM - Oct 26 7:00 AM	Most years
72 hours	1.37	Oct 25 5:00 AM - Oct 28 5:00 AM	Most years

Table 5. NOAA/NCEP Stage IV Radar-Derived Peak Precipitation at the Subject Property

For context in evaluating drainage capacity, Table 6 presents short-duration design rainfall depths published by NOAA Atlas 14 for this location. These are design values describing the expected frequency of short-duration rainfall; they are not measurements, and no measured sub-hourly depth exists for this event. NOAA Atlas 14 derives its sub-hourly estimates by scaling from the directly analyzed sixty-minute value.

Duration	1-in-2 year	1-in-10 year	1-in-25 year	1-in-50 year	1-in-100 year
15-min	1.11	1.54	1.81	2.02	2.24
30-min	1.75	2.45	2.89	3.23	3.57
60-min	2.40	3.32	3.89	4.34	4.80

Table 6. NOAA Atlas 14 Short-Duration DESIGN Rainfall Depths (Not Measured Values)

For the October 27, 2026 loss date, the following were searched: NOAA SPC severe reports within 10 miles over the period from October 13, 2026 to November 10, 2026; NCEI Storm Events within 10 miles over the period from October 13, 2026 to November 10, 2026; airport wind (NWS ASOS/AWOS) within 40 miles over the loss date $\pm$ 24 hours; GHCND precipitation within 10 miles over the loss date $\pm$ 24 hours; CoCoRaHS within 10 miles over the loss date $\pm$ 24 hours.

All searches used the standing default radii and station limits.

These sources report event times on differing bases (the NOAA Storm Prediction Center uses a 12Z-12Z convective day, the NCEI Storm Events Database uses local standard time, and surface stations report in local time). So that an event recorded just across a midnight boundary is not missed, single-day station searches were widened by 1 day before and after the loss date.

Where a source returned no records (NCEI Storm Events and GHCND precipitation), that absence reflects only what these reporting networks captured; it is not, by itself, evidence that the condition did not occur at the subject property, because reporting points and weather stations are spatially sparse. This should be weighed together with the physical evidence.

This document is a compilation of publicly published government and volunteer-network records for the stated address and date, retrieved on the timestamps recorded in the accompanying provenance file. It is not a meteorological opinion, a site observation, or an engineering conclusion. Observations recorded at a reporting station may differ from the conditions at the address. The sources searched, their published revisions, and any gaps in their coverage are listed in the provenance file. Interpretation of these records is the responsibility of the reader.