

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.

No severe hail, wind, or tornado report is on record within 10 miles of the address within 90 days of October 27, 2026.

Date	Event	Size or Speed	Reports	Nearest	Record
12/20/18	Wind	49 mph est.	1	0.5 mi SW	NCEI
5/3/19	Wind	58 mph meas.	1	4.6 mi E	NCEI
8/15/19	Wind	60 mph est.	1	3.9 mi NNE	NCEI
11/5/19	Tornado	EF0	1	4.3 mi ENE	NCEI
4/20/20	Hail	1.00 in.	1	3.0 mi WSW	NCEI
4/20/20	Wind	66 mph meas.	3	1.8 mi SE	NCEI
4/11/21	Wind	77 mph meas.	6	1.8 mi SE	NCEI
3/11/22	Tornado	EF0	1	1.9 mi NNE	NCEI
6/6/22	Wind	69 mph meas.	3	0.9 mi ESE	NCEI
4/26/23	Wind	85 mph meas.	1	3.2 mi ENE	NCEI
1/15/24	Tornado	EF0	1	2.6 mi NW	NCEI
5/19/24	Hail	1.75 in.	3	1.5 mi ENE	NCEI
10/9/24	Tornado	EF2	4	3.7 mi W	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.

43 additional storm events within 5 miles are on record between 1956 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. No such events are recorded within 10 miles of the subject property over the period from October 13, 2026 to November 10, 2026. The absence of a recorded report does not, by itself, establish that such weather did not occur at or near the subject property; these networks capture only events reported to them, and coverage between reporting points is incomplete.

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, Witham Field Airport/Stuart (1.8 miles SE of the subject property), recorded a peak wind gust of 39 mph from the ENE and a maximum sustained wind of 29 mph. Table 2 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	Witham Field Airport/Stuart	84	73	29	39	ENE	1.8	SE
10/27/2026	Witham Field Airport/Stuart	82	73	23	36	NE	1.8	SE
10/28/2026	Witham Field Airport/Stuart	81	75	21	33	NE	1.8	SE
10/26/2026	Ft Pierce/St Lucie	82	72	22	39	ENE	22.5	NNW
10/27/2026	Ft Pierce/St Lucie	80	72	15	30	NNE	22.5	NNW
10/28/2026	Ft Pierce/St Lucie	76	74	17	30	NE	22.5	NNW
10/26/2026	West Palm Beach	84	77	25	33	NE	24.2	S
10/27/2026	West Palm Beach	84	73	22	32	NE	24.2	S
10/28/2026	West Palm Beach	82	73	18	25	NE	24.2	S
10/26/2026	Vero Beach	82	72	23	41	n/v	33.5	NNW
10/27/2026	Vero Beach	81	73	25	37	NNE	33.5	NNW
10/28/2026	Vero Beach	77	74	20	29	NE	33.5	NNW
10/26/2026	West Palm Beach	84	73	26	45	NE	36.4	SSE
10/27/2026	West Palm Beach	82	75	31	43	NE	36.4	SSE
10/28/2026	West Palm Beach	82	75	23	33	NE	36.4	SSE

10/26/2026	Okeechobee	84	68	23	36	NE	37.5	W
10/27/2026	Okeechobee	82	66	22	33	NE	37.5	W
10/28/2026	Okeechobee	77	73	17	23	NNE	37.5	W

Table 2. 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-MT-18 (Stuart 1.0 ESE, 1.1 miles ESE), recorded a maximum of 1.45 inches on October 28, 2026. Table 3 lists the 5 nearest CoCoRaHS stations within 10 miles of the subject property.

Date	Station #	Location	Precip. (in.)	Dist. (miles)	Dir. from Site
10/26/2026	FL-MT-18	Stuart 1.0 ESE	0.75	1.1	ESE
10/27/2026	FL-MT-18	Stuart 1.0 ESE	0.02	1.1	ESE
10/28/2026	FL-MT-18	Stuart 1.0 ESE	1.45	1.1	ESE
10/26/2026	FL-MT-31	Palm City 1.4 NW	1.20	2.9	WSW
10/27/2026	FL-MT-31	Palm City 1.4 NW	0.05	2.9	WSW
10/28/2026	FL-MT-31	Palm City 1.4 NW	1.38	2.9	WSW
10/26/2026	FL-MT-19	Jensen Beach 2.2 NW	0.38	4.2	NNW
10/27/2026	FL-MT-19	Jensen Beach 2.2 NW	Trace	4.2	NNW
10/28/2026	FL-MT-19	Jensen Beach 2.2 NW	1.26	4.2	NNW
10/26/2026	FL-MT-36	Jensen Beach 1.4 N	1.21	4.2	N
10/27/2026	FL-MT-36	Jensen Beach 1.4 N	0.00	4.2	N

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10/28/2026	FL-MT-36	Jensen Beach 1.4 N	1.02	4.2	N
6					
10/26/2026	FL-MT-46	Port Salerno 2.4 SW	0.98	5.5	SSE
6					
10/27/2026	FL-MT-46	Port Salerno 2.4 SW	0.08	5.5	SSE
6					
10/28/2026	FL-MT-46	Port Salerno 2.4 SW	2.61	5.5	SSE
6					

Table 3. 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, 0.23 inches, fell on October 25, 2026 — two 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 4. The daily gauge tables above report the loss date directly. Table 4 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	0.23	Oct 25, 12:00-1:00 AM	Most years
6 hours	0.55	Oct 27, 4:00-10:00 PM	Most years
24 hours	1.06	Oct 25 12:00 AM - Oct 26 12:00 AM	Most years
72 hours	1.81	Oct 25 12:00 AM - Oct 28 12:00 AM	Most years

Table 4. NOAA/NCEP Stage IV Radar-Derived Peak Precipitation at the Subject Property

For context in evaluating drainage capacity, Table 5 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	1.12	1.53	1.80	2.02	2.24
30-min	1.71	2.35	2.77	3.10	3.43
60-min	2.30	3.12	3.66	4.08	4.50

Table 5. 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 (NOAA SPC severe reports, 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.