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 November 2, 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 November 2, 2026.

Date	Event	Size or Speed	Reports	Nearest	Record
5/5/19	Wind	58 mph est.	1	3.9 mi N	NCEI
4/30/20	Wind	66 mph meas.	5	1.3 mi ENE	NCEI
5/17/20	Wind	41 mph est.	2	4.0 mi SW	NCEI
7/12/21	Wind	55 mph est.	1	1.5 mi NE	NCEI
12/21/21	Wind	45 mph est.	1	1.7 mi S	NCEI
1/16/22	Wind	78 mph meas.	1	4.1 mi SE	NCEI
2/4/24	Wind	67 mph meas.	1	1.2 mi NW	NCEI
9/5/25	Wind	45 mph est.	1	2.0 mi NNE	NCEI
9/11/25	Wind	49 mph est.	1	4.8 mi WSW	NCEI

Table 1. Hail, wind and tornado events recorded within 5 miles, November 3, 2016 through November 3, 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.

95 additional storm events within 5 miles are on record between 1954 and 2016. Older records are less complete; storm reporting increased substantially after the 1990s.

Sources: NOAA NCEI Storm Events Database (official record, published through July 31, 2026); NOAA Storm Prediction Center local storm reports via the Iowa Environmental Mesonet (preliminary, August 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 November 2, 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 19, 2026 to November 16, 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 November 2, 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 November 2, 2026 loss date ± 24 hours. Reported values are the highest recorded across all sub-hourly observations at each station. The nearest station, Miami Intl Airport (6.8 miles W of the subject property), recorded a peak wind gust of 41 mph from the ESE and a maximum sustained wind of 28 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
11/1/2026	Miami Intl Airport	81	74	24	32	E	6.8	W
11/2/2026	Miami Intl Airport	85	72	21	32	W	6.8	W
11/3/2026	Miami Intl Airport	81	76	28	41	ESE	6.8	W
11/1/2026	Miami/Opa Locka	81	74	20	32	ESE	10.4	NNW
11/2/2026	Miami/Opa Locka	84	71	21	30	E	10.4	NNW
11/3/2026	Miami/Opa Locka	82	75	15	25	E	10.4	NNW
11/1/2026	Hollywood/N. Perry	81	74	24	44	n/v	15.6	N
11/2/2026	Hollywood/N. Perry	86	70	21	29	ESE	15.6	N
11/3/2026	Hollywood/N. Perry	83	78	18	24	ESE	15.6	N
11/1/2026	Miami/Kendall-Tamia	---	---	---	n/g	n/g	16.8	WSW
11/2/2026	Miami/Kendall-Tamia	---	---	---	n/g	n/g	16.8	WSW
11/3/2026	Miami/Kendall-Tamia	---	---	---	n/g	n/g	16.8	WSW
11/1/2026	Fort Lauderdale - Hollywood	80	72	28	43	n/v	21.2	N
11/2/2026	Fort Lauderdale - Hollywood	84	71	22	28	n/v	21.2	N
11/3/2026	Fort Lauderdale - Hollywood	82	78	24	38	ESE	21.2	N
11/1/2026	Homestead Afb	82	72	21	25	NNE	22.6	SSW
11/2/2026	Homestead Afb	83	72	15	17	E	22.6	SSW
11/3/2026	Homestead Afb	83	78	15	22	ESE	22.6	SSW
11/1/2026	Fort Lauderdale	80	74	26	39	E	29.5	N
11/2/2026	Fort Lauderdale	85	70	23	35	ESE	29.5	N
11/3/2026	Fort Lauderdale	82	78	20	30	E	29.5	N
11/1/2026	Key Largo - Ocean Reef	82	73	18	28	E	31.4	S
11/2/2026	Key Largo - Ocean Reef	84	75	16	26	ESE	31.4	S
11/3/2026	Key Largo - Ocean Reef	82	81	15	24	ENE	31.4	S
11/1/2026	Pompano Beach	81	75	24	38	E	33.1	N
11/2/2026	Pompano Beach	84	70	24	33	SSW	33.1	N
11/3/2026	Pompano Beach	81	75	21	33	E	33.1	N

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 November 1, 2026 and November 3, 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 November 1, 2026 and November 3, 2026. The nearest station, FL-MD-123 (Miami 2.1 SW, 2.1 miles SW), recorded a maximum of 3.66 inches on November 2, 2026. Table 3 lists the 3 nearest CoCoRaHS stations within 10 miles of the subject property.

Date	Station #	Location	Precip. (in.)	Dist. (miles)	Dir. from Site
11/1/2026	FL-MD-123	Miami 2.1 SW	0.28	2.1	SW
11/2/2026	FL-MD-123	Miami 2.1 SW	3.66	2.1	SW
11/3/2026	FL-MD-123	Miami 2.1 SW	0.52	2.1	SW
11/1/2026	FL-MD-111	Miami 3.1 SSW	0.47	3.1	SW
11/2/2026	FL-MD-111	Miami 3.1 SSW	3.91	3.1	SW
11/3/2026	FL-MD-111	Miami 3.1 SSW	0.72	3.1	SW
11/1/2026	FL-MD-79	Miami 5.7 N	1.97	5.0	NNE
11/2/2026	FL-MD-79	Miami 5.7 N	0.07	5.0	NNE

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, 0.62 inches, fell on November 1, 2026 — one day before the reported November 2, 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 29, 2026, at 8:00 PM EDT through November 5, 2026, at 6:00 PM EST. All times in this section are local to the subject property (EDT before the daylight-saving changeover within this period, EST after it); 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	0.62	Nov 01, 11:00 AM-12:00 PM	Most years
6 hours	1.85	Nov 01, 10:00 AM-4:00 PM	Most years
24 hours	2.03	Nov 01, 12:00 AM-11:00 PM	Most years
72 hours	2.59	Oct 31 10:00 AM - Nov 03 9:00 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	1.17	1.62	1.91	2.13	2.35
30-min	1.78	2.50	2.95	3.30	3.65
60-min	2.37	3.38	4.07	4.64	5.23

Table 5. NOAA Atlas 14 Short-Duration DESIGN Rainfall Depths (Not Measured Values)

For the November 2, 2026 loss date, the following were searched: NOAA SPC severe reports within 10 miles over the period from October 19, 2026 to November 16, 2026; NCEI Storm Events within 10 miles over the period from October 19, 2026 to November 16, 2026; airport wind (NWS ASOS/AWOS) within 40 miles over the loss date ± 24 hours; GHCND precipitation within 10 miles over the loss date ± 24 hours; CoCoRaHS within 10 miles over the loss date ± 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.