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 3, 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: thunderstorm wind on August 8, 2026, 8.9 miles SE of the address.

Date	Event	Size or Speed	Reports	Nearest	Record
8/4/19	Wind	49 mph est.	1	1.3 mi ENE	NCEI
5/3/20	Wind	70 mph est.	1	3.8 mi S	NCEI
9/1/20	Wind	58 mph est.	1	3.0 mi WNW	NCEI
3/25/21	Hail	1.00 in.	1	4.2 mi W	NCEI
5/6/21	Wind	58 mph est.	1	3.6 mi NE	NCEI
3/30/22	Wind	60 mph est.	1	2.7 mi WNW	NCEI
4/13/22	Wind	64 mph est.	1	2.9 mi NE	NCEI
6/17/22	Wind	58 mph est.	1	3.5 mi S	NCEI
7/12/22	Hail	1.00 in.	1	1.0 mi WNW	NCEI
6/15/23	Wind	58 mph est.	2	2.1 mi S	NCEI
6/29/23	Wind	58 mph est.	1	1.0 mi W	NCEI
6/30/23	Wind	58 mph est.	2	2.0 mi S	NCEI
7/1/23	Wind	64 mph est.	1	1.0 mi ESE	NCEI
7/18/23	Wind	60 mph est.	1	4.0 mi NNE	NCEI
8/10/23	Wind	58 mph est.	1	4.8 mi NNE	NCEI
8/12/23	Wind	60 mph est.	1	0.8 mi NNW	NCEI
8/12/23	Tornado	EF0	1	0.6 mi NE	NCEI
8/13/23	Wind	60 mph est.	2	0.9 mi NE	NCEI
5/26/24	Hail	1.75 in.	3	1.4 mi ENE	NCEI
6/26/24	Wind	49 mph est.	2	1.3 mi ESE	NCEI
3/23/25	Hail	1.00 in.	1	0.7 mi W	NCEI
3/30/25	Hail	1.50 in.	3	1.6 mi ESE	NCEI
4/3/25	Hail	1.25 in.	2	4.6 mi W	NCEI
5/8/25	Hail	2.00 in.	2	1.7 mi N	NCEI
5/19/25	Wind	64 mph est.	1	3.6 mi N	NCEI
5/20/25	Hail	2.00 in.	13	1.0 mi SE	NCEI
11/7/25	Wind	70 mph est.	1	4.0 mi NNW	NCEI
12/18/25	Wind	60 mph est.	1	4.7 mi ESE	NCEI
7/3/26	Wind	60 mph est.	2	1.5 mi SSE	NCEI
7/19/26	Wind	49 mph est.	1	2.2 mi SE	NCEI

Table 1. Hail, wind and tornado events recorded within 5 miles, August 4, 2019 through November 4, 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.

106 additional storm events within 5 miles are on record between 1960 and 2019. 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 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 3, 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 20, 2026 to November 17, 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 3, 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 3, 2026 loss date ± 24 hours. Reported values are the highest recorded across all sub-hourly observations at each station. The nearest station, Nashville Metro (16.4 miles NNE of the subject property), recorded a peak wind gust of 40 mph from the SSE and a maximum sustained wind of 22 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	Peak Wind	Peak Dir.	Dist. (miles)	Dir. from Site

				(mph)	(mph)			
11/2/2026	Nashville Metro	78	54	16	23	S	16.4	NNE
11/3/2026	Nashville Metro	78	58	22	40	SSE	16.4	NNE
11/4/2026	Nashville Metro	67	66	14	18	S	16.4	NNE
11/2/2026	John C Tune	77	54	12	16	S	18.1	N
11/3/2026	John C Tune	77	59	20	26	S	18.1	N
11/4/2026	John C Tune	68	66	9	13	E	18.1	N
11/2/2026	Smyrna	78	55	15	21	SSE	19.5	ENE
11/3/2026	Smyrna	77	54	18	28	n/v	19.5	ENE
11/4/2026	Smyrna	67	66	12	n/g	n/g	19.5	ENE
11/2/2026	Murfreesboro	79	55	17	25	SSE	26.7	E
11/3/2026	Murfreesboro	79	55	25	31	S	26.7	E
11/4/2026	Murfreesboro	68	66	17	24	SSE	26.7	E
11/2/2026	Lewisburg-Ellington	77	55	16	21	S	28.3	S
11/3/2026	Lewisburg-Ellington	77	54	21	32	S	28.3	S
11/4/2026	Lewisburg-Ellington	68	66	13	n/g	n/g	28.3	S
11/2/2026	Columbia	77	55	12	20	S	31.3	SW
11/3/2026	Columbia	77	61	17	25	SSE	31.3	SW
11/4/2026	Columbia	68	66	8	n/g	n/g	31.3	SW
11/2/2026	Shelbyville	77	57	18	23	S	34.0	SE
11/3/2026	Shelbyville	77	59	22	33	S	34.0	SE
11/4/2026	Shelbyville	68	66	18	24	SSE	34.0	SE
11/2/2026	Lebanon	79	54	16	20	S	35.3	ENE
11/3/2026	Lebanon	81	55	22	31	S	35.3	ENE
11/4/2026	Lebanon	68	66	10	15	S	35.3	ENE
11/2/2026	Dickson	75	54	16	26	S	35.3	WNW
11/3/2026	Dickson	77	61	20	35	S	35.3	WNW
11/4/2026	Dickson	68	66	13	22	S	35.3	WNW
11/2/2026	Sumner	77	55	14	17	S	40.0	NE
11/3/2026	Sumner	79	54	22	31	SSE	40.0	NE
11/4/2026	Sumner	68	66	9	15	S	40.0	NE

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 2, 2026 and November 4, 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 2, 2026 and November 4, 2026. The nearest station, TN-WL-123 (Franklin 1.0 S, 0.7 miles SE), recorded a maximum of 2.07 inches on November 4, 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
11/2/2026	TN-WL-123	Franklin 1.0 S	1.20	0.7	SE
11/3/2026	TN-WL-123	Franklin 1.0 S	0.00	0.7	SE
11/4/2026	TN-WL-123	Franklin 1.0 S	2.07	0.7	SE
11/2/2026	TN-WL-89	Franklin 0.5 NE	1.19	1.3	NE
11/3/2026	TN-WL-89	Franklin 0.5 NE	0.01	1.3	NE
11/4/2026	TN-WL-89	Franklin 0.5 NE	2.16	1.3	NE
11/2/2026	TN-WL-39	Franklin 3.6 NW	1.00	3.7	NNW
11/3/2026	TN-WL-39	Franklin 3.6 NW	0.00	3.7	NNW
11/2/2026	TN-WL-77	Franklin 4.4 W	1.64	3.8	W
11/3/2026	TN-WL-77	Franklin 4.4 W	0.00	3.8	W
11/4/2026	TN-WL-77	Franklin 4.4 W	2.66	3.8	W
11/2/2026	TN-WL-38	Brentwood 2.7 SSE	1.03	5.2	ENE
11/3/2026	TN-WL-38	Brentwood 2.7 SSE	0.02	5.2	ENE

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, 0.64 inches, fell on November 4, 2026 — one day after the reported November 3, 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 30, 2026, at 7:00 PM CDT through November 6, 2026, at 5:00 PM CST. All times in this section are local to the subject property (CDT before the daylight-saving changeover within this period, CST 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	0.64	Nov 04, 4:00-5:00 AM	Most years
6 hours	2.04	Nov 04, 12:00-6:00 AM	Most years
24 hours	2.24	Nov 03 8:00 AM - Nov 04 8:00 AM	Most years

72 hours	3.62	Nov 01 6:00 AM - Nov 04 6:00 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	0.94	1.22	1.37	1.49	1.61
30-min	1.30	1.77	2.04	2.25	2.46
60-min	1.63	2.30	2.71	3.04	3.39

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

For the November 3, 2026 loss date, the following were searched: NOAA SPC severe reports within 10 miles over the period from October 20, 2026 to November 17, 2026; NCEI Storm Events within 10 miles over the period from October 20, 2026 to November 17, 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.