



Ever-changing Texas weather requires a steady Texas insurer

The weather is a hot topic every day in Texas but never with more intensity than when a storm is brewing. Whether you're driving to and from an office or managing livestock along a creek, you probably stay in touch with what's going on outside through televised news or an online app.

Even the most common weather occurrences can wreak havoc. That gentle rain can turn into a dangerous thunderstorm, a lightning strike or a destructive hail storm. The following are some common Texas weather hazards:



- The dangers of straight-line winds, called downbursts, lurk in thunderstorm systems. Downbursts can cause winds in excess of 100 mph, which can easily snap trees, tear off roofs and send loose debris airborne. Straight-line winds during thunderstorms are more common than tornadoes in our state and should be considered equally as serious.
- Hail is the most destructive element of stormy weather. These chunks of ice can be as large as softballs and fall at speeds exceeding 100 mph. Even small hail stones can be destructive and cause expensive damage to anything in their path.
- The electrical charges from lightning can heat the air near a strike to 50,000 degrees F, which is hotter than surface of the sun! Lightning strikes can ignite sparks, causing enormous fires.
- Yes, the chances of being struck by lightning are just 1 in 600,000, but it does happen and is often fatal. Most casualties from lightning strikes occur during storms on summer afternoons and in early evening hours.

Count on Germania to be there with you to weather the storms. During and after a storm, we're ready to help with your property or auto claim. When you need us, Germania is glad to be the insurance Texans trust.