

SECURING INDEPENDENT WEATHER OBSERVERS

In certain situations, the engagement of an independent weather observer may be preferable to using weather station data to validate the weather during an event. If an insured event location is several miles from the closest recording weather station, there may be conflicting characteristics such as elevation or proximity to a body of water. In other cases, the Insured may simply want the recording to be location-specific without risk of variation.

How does one secure an observer for the purpose of recording weather for an insured event?

We recommend contacting the local water treatment facility, or radio station, as many of these have qualified individuals and on-site or mobile equipment that can be deployed for this purpose. If you need assistance, call us, we may be able to help you find an observer who is qualified to meet your weather recording needs in your local area.

Who is qualified to monitor the weather for an event?

1. A member of the AMS, IWW or NWA with weather observing certification / experience.
2. An active or retired member of the National Weather Service with weather observing certification / experience.
3. An active or retired member of the Military with weather observing certification / experience.
4. A cooperative weather observer affiliated with the National Weather Service or Canadian Weather Service.
5. An academic in an Atmospheric Sciences program with observational experience.
6. An employee of a local television or radio station with observational experience.
7. Other qualified individuals with weather observing certification or experience.

Each of the above must have weather recording experience and access to proper instrumentation. The selected party must not be affiliated with or have a financial interest in the insured event. Severe weather and/or storm spotters are not necessarily qualified to take rainfall observations. Law enforcement officers, fire fighters, EMTs, and other first responders are not qualified unless they have both the necessary certification and will be off-duty during the coverage hours of a policy.

Reporting:

Regardless of claim, an original report detailing the weather measurement as agreed upon, must be completed and submitted by the qualified observer. The qualified observer must sign this report and provide contact information.

Who is responsible for securing an Independent Weather Observer?

The insured is responsible for advising us of their intent to secure a qualified observer. They must provide us with a completed and signed Independent Weather Observer Approval Form which we must approve prior to naming this person in the contract. The cost of the observer is the responsibility of the insured.

MEASUREMENTS AND EQUIPMENT

Please read carefully as a failure to follow these protocols may impact any claim

Rain: Rain measurements at a remote site must be recorded on an hourly basis in an open area away from any overhangs. The rain gauge must have an opening of at least four inches in diameter, be calibrated to measure accumulation to the nearest hundredth (0.01) of an inch and should have a measuring capacity of at least 5 inches. **Newly fallen rain must be recorded in one hundredths of inch (0.01) increments.** An example of an acceptable rain gauge is shown below.

The rain gauge should be placed on a level site and sufficiently secured against a blowing wind. The location of the rain gauge should be at a distance at least twice the height of the nearest building or other obstacle. For example, if the gauge is to be placed near a building that is fifteen feet in height, the gauge should be positioned at least 30 feet from that building. In addition, when mounted on a post or other structure, the top of the rain gauge must be high enough above the mounting structure as to eliminate any splashing of rainfall off of the mounting structure. Ideally the post would be beveled as seen below. The gauge should be mounted with the top opening level to the Earth's surface and between 30 and 60 inches off of the ground.

Examples of acceptable gauges and placements



Unacceptable gauges and placements



Snow: Newly fallen snow measurements at a remote site must be recorded at a selected level location shielded from the wind. A minimum of three measurements within the selected site shall be made with the average value used as the recorded snow depth. Newly fallen snow will be recorded in the nearest tenth of an inch (.10). Measurements will be taken hourly unless otherwise advised and agreed to.

Wind: Wind measurements at a remote site must be recorded using an anemometer having the capacity to record wind values to at least 50 miles per hour. A reading should be taken/recorded, excluding gusts, every 15 minutes with the average of four values given as the recorded average wind speed in miles per hour.

Temperature: Temperature measurements at a remote site must be recorded hourly with an acceptable gauge measuring to the nearest degree (Fahrenheit or Celsius). The gauge must be placed in an open area that is shielded from the sun and any other source of heat.

Other Weather Conditions: To be approved by Tokio Marine HCC's underwriters and agreed upon in writing prior to recordings.

NOTE: *The agreed upon independent weather observer must stay with the equipment for the duration of the insured hours unless otherwise approved by Tokio Marine HCC and agreed upon in writing prior to recordings.*



INDEPENDENT WEATHER OBSERVER (IWO) QUALIFICATIONS SHEET

Independent Weather

Observer's Name: _____

Address: _____

Telephone Number: _____

Fax Number: _____

Describe Type of
Equipment (be
specific):

Please check off any and all of the following that pertain to your qualifications:

- A member of the AMS, IWW or NWA with weather observing certification / experience
- An active or retired member of the National Weather Service with weather observing certification / experience
- An active or retired member of the Military with weather observing certification / experience
- A cooperative weather observer affiliated with the National Weather Service or Canadian Weather Service
- An academic in an Atmospheric Sciences program with observational experience
- An employee of a local television or radio station with observational experience
- Other qualified individuals with weather observing certification or experience

Detailed Description of Qualifications:

Requirements:

- √ Measurements will be taken using required equipment for each Insured Peril as listed in this packet.
- √ On-site measurements must be recorded in accordance with the requirements set forth in this packet.
- √ The Independent Weather Observer's Record must be fully completed and legible (Page 4).

O By checking here, I certify that neither I nor any member of my immediate family or those living in the same household is employed by or affiliated with the Insured in any way.

I hereby certify that the information provided above is true and accurate to the best of my knowledge.

Observer Print Name: _____ Observer Signature: _____

Title: _____ Date: _____

FOR INTERNAL USE ONLY:
Underwriter Approval: _____ Date: _____

INDEPENDENT WEATHER OBSERVER'S RECORD

INSTRUCTIONS

Measurements must be taken using the required equipment for each Insured Peril as listed on Page 2 of this packet. On-site measurements must be recorded in accordance with the requirements set forth on Page 2 of this packet. **Only the specific individual(s) approved by the carrier may complete the observational duties.** The observer must remain with the equipment during the entire coverage period. Please fax the completed form to (781) 994-6001 or email to weatherins@tmhcc.com. In addition, the original document may be requested for claim purposes.

Insured Event: _____

Location of Event: _____

Insured Date: _____

Insured Hours: _____

Observer's Name: _____

Arrival Time: _____

Departure Time: _____

Description of Set-Up: _____

HOURS	WEATHER MEASUREMENT (i.e., rain, snow, wind, etc.)	DESCRIPTION	INITIALS
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
_____ to _____	_____	_____	_____
TOTAL:	_____	INITIALS:	_____

I certify that the weather measurements recorded are true and accurate.

Signature: _____ Date: _____

Please Note: This form will only be used to validate a claim if it is fully completed and legible.