



STORM DEFINITIONS & INTERPRETATIONS IN EUROPE

COUNTRY	STORM CRITERIA
<p>Austria: In Austria the insurance companies pay in case of property losses, when the wind speed is more than 60 km/h. If the wind speed is less than about 120 km/h (it's mostly the case) we have to prove if there are failures in constructions, because the Austria wind norms (and I think also EU norms) say that buildings have to be planned so that they withstand storms with more than about 120 km/h.</p>	<p>> 60km/h (16.7 m/s) Beaufort 7</p>
<p>Belgium: Storm is insured under the fire insurance contract. Wind velocity should be in excess of 80km/hr ; 22.2 m/ at a local registration pointer can be related to structural damage nearby</p>	<p>> 22.2 m/s / Beaufort 9</p>
<p>Denmark: In Denmark there are no rules for that, it is up to every insurance company to decide a definition. In Denmark we normally (always) use the Beaufort-scale and define storm as 8 on that scale. According to this scale, storms begin at 17,2 m/s or 62 km/h.</p>	<p>Beaufort 8</p>
<p>Germany: German Market: According to the Beaufort-Scale storm is clearly defined for wind storms between 9 to 11 Beaufort. This is equivalent to a wind speed from 75 to 117 km/h. However, all insurance contracts in Germany (I don't know any exception) define a storm starting already from 8 Beaufort (= 62 to 74 km/h.</p>	<p>Beaufort 8</p>
<p>Hungary: Please note that in the Hungarian market there is no standard policy wording; each and every insurance company has its own policy. But nevertheless, wordings are very similar saying, that definition of storm is a wind velocity higher than 15 m/sec. If it helps you, you can find almost all Hungarian policy wordings at homepage www.biztositasifeltetelek.hu. It is unfortunately only in Hungarian, so you might need an interpreter...</p>	<p>> 15 m/sec / Beaufort 7</p>
<p>Italy: Also Italy has the attached Beaufort wind force scale as a reference, which defines: - grades 8-9-10 as storm</p>	<p>Beaufort 8</p>
<p>Netherlands:</p>	

<p>Storm defined in policy wording >14 m /sec = Beaufort 7 (13.9 – 17.1 m/sec) (28 – 33 knots)</p>	<p>> 14 m/ sec / Beaufort 7</p>															
<p>Poland: The wind velocity of storm is not defined by Polish Civil Code, but usually it means a wind speed over 24,0 m/s (from 9° Beaufort-scale). In obligatory insurance contracts (farms) storm is defined over 24,0 m/s (from 9° Beaufort-scale) □ In non-obligatory policies (named perils), the wind velocity of storm definition varies, depending of insurance company, usually from 17,5 m/s up to 24,5 m/s (from 8° to 9° Beaufort-scale).</p>	<p>Obligatory cover Beaufort 9 Non-obligatoir cover Beaufort 8-9</p>															
<p>Portugal: Accordingly insurance contracts for this risk (cover not obligatory in Portugal) the wind velocity can assume values between 80 and 120 Km. So, the wind speeds mentioned in the policies are different between the insurance companies acting on the market. However, for a wind velocity higher than 118 Km it's considered Storm/Case of Force Majeure (unavoidable circumstances). Usually the schedule of Winds and Cyclones is the following: - Tempestuous Wind 75 Km --- 88 Km - Storm 89 Km --- 102 Km - Hard Gale 103 Km --- 117 Km - Hurricane Higher than 118 Km Force Majeure</p>	<p>> 80 km/hr</p>															
<p>UK: Fire insurance & Law/ Case law Insurers generally 40 knots AXA use force 10 Beaufort scale-min 48 knots.(48-55 knots) RSA/NUI-use 39 knots Beaufort 8 (34-40 knots) L&G-use 41 knots Beaufort 9 (41-47 knots)</p>	<p>Beaufort 8 Beaufort 10 Beaufort 8 Beaufort 9</p>															
<p>Spain :</p> <table border="0"> <thead> <tr> <th>Grade</th> <th>English Name</th> <th>Spanish name</th> </tr> </thead> <tbody> <tr> <td>Beaufort 11</td> <td>Storm</td> <td>Temporal Muy Duro</td> </tr> <tr> <td>Beaufort 10</td> <td>Whole Gale</td> <td>Temporal duro</td> </tr> <tr> <td>Beaufort 9</td> <td>Strong Gale</td> <td>Temporal fuerte</td> </tr> <tr> <td>Beaufort 8</td> <td>Fresh gale</td> <td>Temporal</td> </tr> </tbody> </table> <p>Wind speed <75 Km/h : < 20,8 m/s not considered under usual coverage 20,8 m/s < wind speed < 26,6 m/s under insurance companies cover. wind speed > 96 Km /h : > 26, 6 m/s under Consorcio coverage, claim is declared as "Riesgos Extraordinarios "</p>	Grade	English Name	Spanish name	Beaufort 11	Storm	Temporal Muy Duro	Beaufort 10	Whole Gale	Temporal duro	Beaufort 9	Strong Gale	Temporal fuerte	Beaufort 8	Fresh gale	Temporal	<p>Beaufort 9 – 10 Beaufort 10</p>
Grade	English Name	Spanish name														
Beaufort 11	Storm	Temporal Muy Duro														
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Beaufort 8	Fresh gale	Temporal														
<p>Saudi Arabia: 1, Would an ordinary person consider that storm conditions exist. 2, What was the maximum wind speed (gusts). Generally, one would not expect damage much below 40 ktns but it is difficult to find reliable metrological data in Saudi.</p>	<p>Beaufort 7-8</p>															

3, Location: the topography or positioning in relation to other buildings can be a factor.	
Switzerland: Storm is defined wind velocity in excess of 70km/hr	> 70 km / hr

STORM DATA / SOURCE ROYAL DUTCH METEOROLOGICAL INSTITUTE

Bft	m / sec	km/h	Knots	Dutch	English	French	Spanish	German
7	13,9 – 17,1	50 - 61	28 - 33	Harde wind	Near gale	Grand frais	Frescachon	Steifer Wind
8	17,2 – 20,7	62 – 74	34 - 40	Stormachtig	Gale	Coup de vent	Temporal	Stürmischer Wind
9	20,8 – 24,4	75 - 88	41 - 47	Storm	Strong gale	Fort coup de vent	Temporal fuerte	Sturm
10	24,5 – 28,4	89 - 102	48 - 55	Zware storm	Storm	Tempête	Temporal duro	Schwerer Sturm
11	28,5 – 32,6	103 - 117	56 - 63	Zeer zware storm	Violent Storm	Violente tempête	Temporal Muy Duro	Orkanartiger sturm
12	> 32,6	> 117	>63	Orkaan	Hurricane	Ouragan		Orkan

Country	Beaufort 7 13,9 – 17,1 m/s 50 – 61 km/h 28 – 33 Knots	Beaufort 8 17,2 – 20,7 m/s 62 – 74 km/h 34 – 40 Knots	Beaufort 9 20,8 – 24,4 m/s 75 – 88 km/h 41 – 47 Knots	Beaufort 10 24,5 – 28,4 m/s 89 – 102 km/h 48 – 55 Knots	Beaufort 11 28,5 – 32,6 m/s 103– 117 km/h 56 – 63 Knots
Austria	> 60km/h				
Belgium			>80 km/h		
Denmark		Beaufort 8			
Germany		Beaufort 8			
Hungary	> 15 m/s				
Italy		Beaufort 8			
Netherlands	> 14 m/s				
Poland Obligatoir/ Farms Non-obligatoir / pending insurer		- >17.5–24.5m/s	> 24 m/s >17.5–24.5m/s		
Portugal			> 80 km /hr		
UK Generally (pending insurer)		> 40 knots > 39, 41, 48knots	- > 39, 41, 48knots	> 39, 41, 48knots	
Spain			> 75 km /h		
Saudi Arabia	Beaufort 7-8	Beaufort 7-8			
Switzerland		>70 km/h			

Sources Crawford (www.crawfordandcompany.com) and The European Federation of Loss Adjusting Experts (www.fuedi.eu)