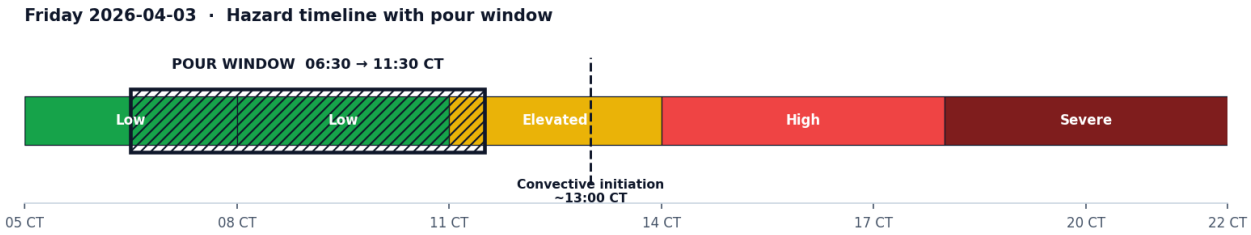
BRIEFING VALID	SITE	POUR WINDOW	CALL
Thu 04-02 → Fri 04-03	Chicago, IL	Fri 06:30 → 11:30 CT	CONDITIONAL

EXECUTIVE CALL

Start the 06:30 CT pour as scheduled. The Lake Meadows site has a clean morning window: temperatures near 48°F, light south winds, and no rain expected before 10:00 CT. Target finishing the podium deck before 11:00 CT. A line of severe thunderstorms will develop across Illinois in early afternoon, with large hail, 65+ mph wind gusts, and a tornado threat by late afternoon. **The morning is safe for concrete. The afternoon is not.**

HAZARD TIMELINE



FORECAST WINDOW DETAIL

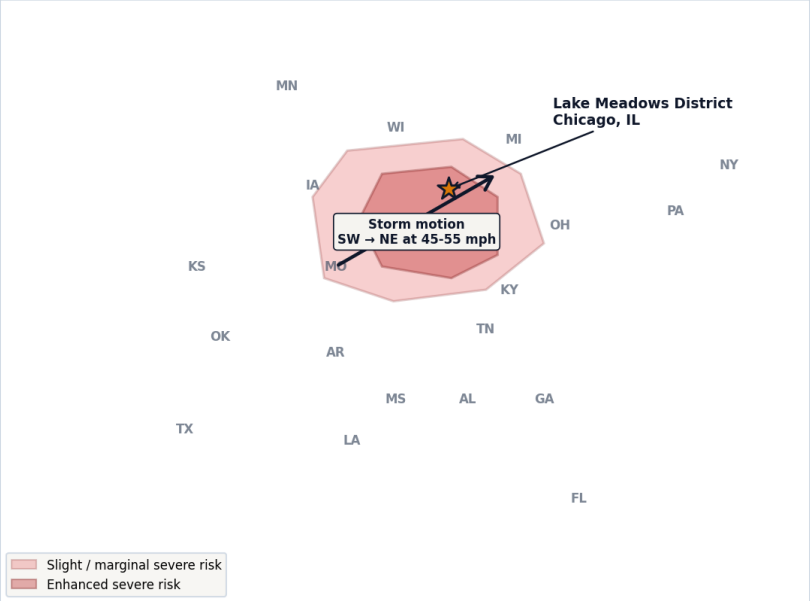
Window (CT)	Sky	Temp	Wind	Precip	Hazard
Fri 05-08	Mostly clear	46°F → 52°F	S 6-10 mph	0%	Low
Fri 08-11	Inc. clouds	52°F → 61°F	S 10-15 G20	5%	Low
Fri 11-14	Building Cu	61°F → 68°F	SSW 14-20 G28	20%	Elevated
Fri 14-18	Scattered storms	68°F → 63°F	S 18-25 G35	75%	HIGH
Fri 18-22	Line passage	63°F → 48°F	W 25-35 G45	90%	SEVERE

CONFIDENCE

We are highly confident in the morning pour window. Storm timing carries a two-hour uncertainty band (12:00 to 14:00 CT); if the afternoon storms fire at noon instead of 14:00, the hold decision moves up by two hours. Coval will re-issue this briefing at 05:00 CT Friday morning and call the site lead the moment anything material shifts.

REGIONAL SEVERE OUTLOOK

Day-1 severe outlook · Friday 2026-04-03 · Central CONUS



RECOMMENDED ACTIONS

- **Pour on schedule.** Start at 06:30 CT and finish initial screeding before 11:00 CT.
- **Stage cover by 05:30 CT.** Curing blankets, plastic sheeting, and wind-rated weights within reach of the deck.
- **Release afternoon trucks early.** No fresh loads should arrive at the site after 11:30 CT.
- **Re-check at 05:00 CT Friday.** Coval posts an updated briefing before site standup.
- **If storms arrive early, cover and call.** Protect the placed concrete and call 210 956-6088 for a live reassessment.

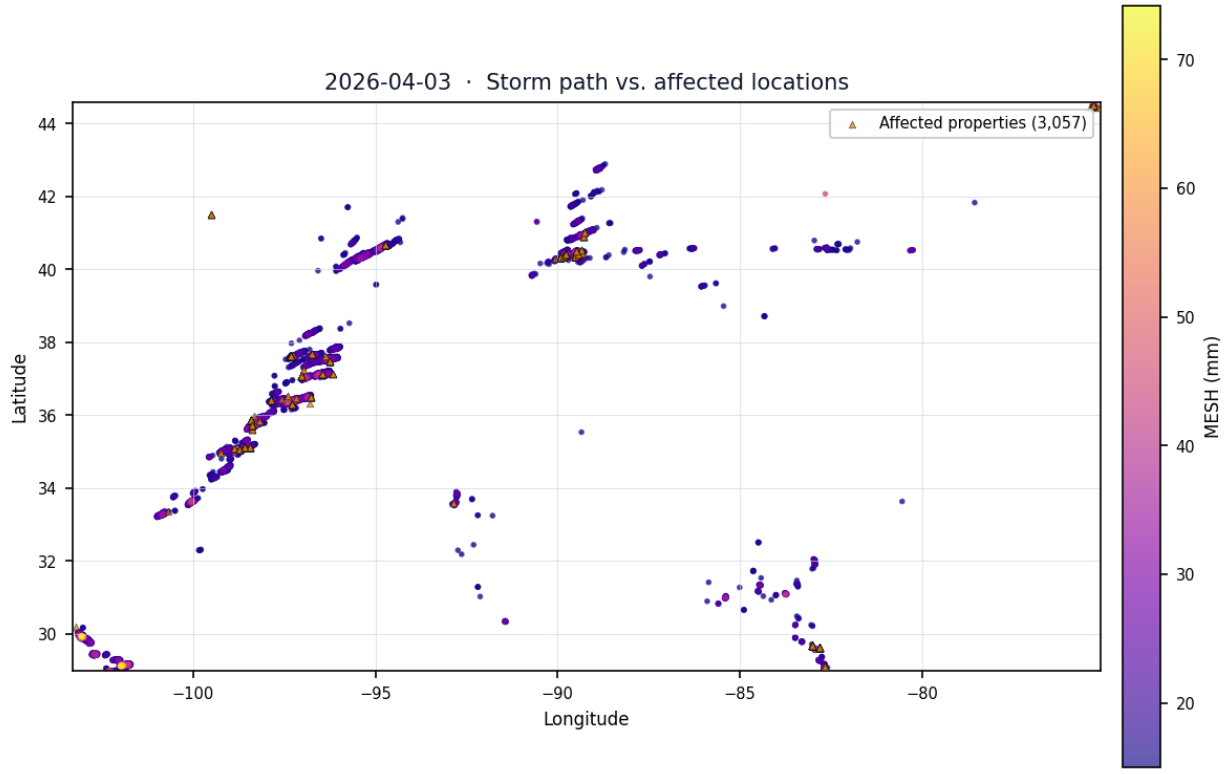
Prepared by a Coval meteorologist. Updated on request, or automatically if the forecast shifts. Call 210 956-6088 during the event window with any question that cannot wait.

AFFECTED / SCANNED	MAX HAIL	EST. PHYSICAL LOSS	EST. INSURED LOSS
3057 / 3057	**48mm (1.9")**	**$16.56M**	**$8.44M**

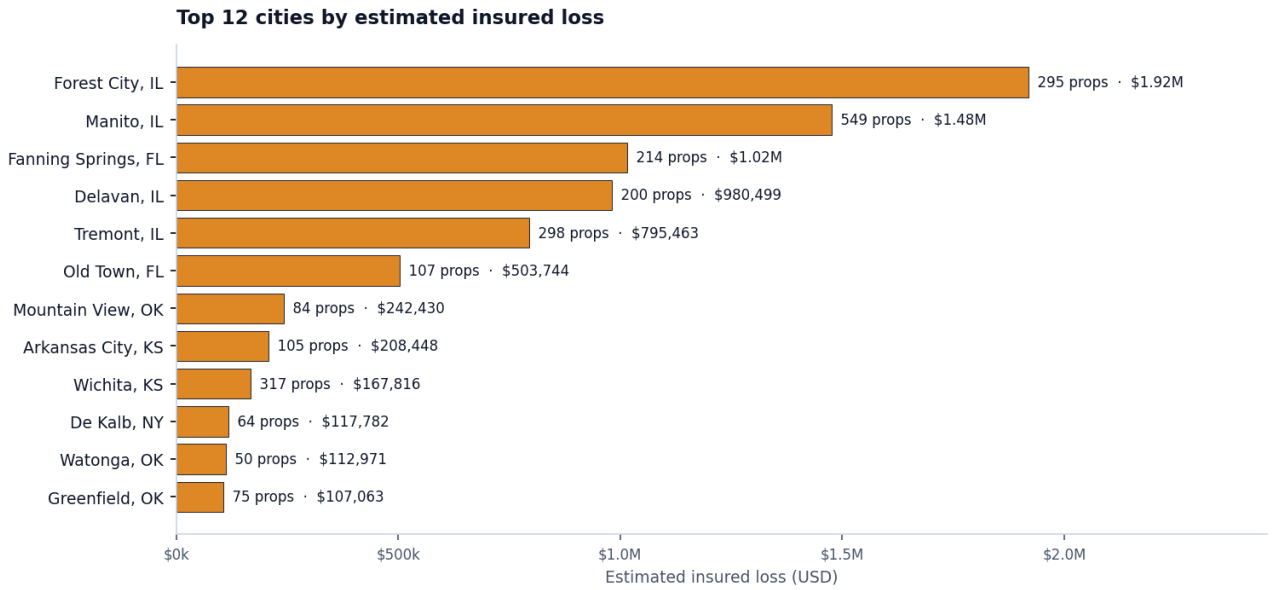
EXECUTIVE SUMMARY

The 2026-04-03 severe hail outbreak put an estimated **$8.44M of insured loss** across your 3,057-property book. Peak hail reached **48mm (1.9")** along a concentrated strike zone through central Illinois and eastern Oklahoma. The heaviest cluster falls in **Forest City, IL** (295 affected, $1.92M insured), followed closely by **Manito, IL** (549 affected, $1.48M insured). Coval delivered this report to your operations lead at **06:45 CT on 2026-04-04**, less than eighteen hours after the final radar sweep closed the event. Deployment priority, property-level detail, and methodology follow.

STORM PATH & AFFECTED PROPERTIES



DEPLOYMENT PRIORITY · TOP CITIES BY EXPECTED LOSS



OPERATIONAL RECOMMENDATIONS

- **Deploy to Forest City, IL first.** 295 properties are affected, totaling roughly $1.92M in estimated insured loss, the largest single cluster in the book.
- **Stage a second team for Manito, IL.** 549 properties and ~$1.48M insured, concentrated enough for a single deployment to clear.
- **376 properties land in the significant tier.** Expect granule loss, impact bruising, and partial roof claims. Budget for a shingle-match inspection vendor.
- **2,681 properties land in the severe or sub-severe tiers.** Marginal structural impact, but filing rates run high. Prepare for a volume desk-adjusted claims queue.
- **Highest-damage single property: 8560 LOCUST Road, Delavan, IL.** Estimated at $23,037 physical and $11,749 insured. Consider an on-site adjuster.

TOP 20 HIGHEST-DAMAGE PROPERTIES

Rank	Policy	Address	City	MESH	Tier	Physical $	Insured $
1	POL-10000	8560 LOCUST Road	Delavan, IL	46mm	significant	$23,037	$11,749
2	POL-10001	8590 LOCUST Road	Delavan, IL	45mm	significant	$22,566	$11,509
3	POL-10002	30811 County Road 2400 NORTH	Manito, IL	45mm	significant	$21,940	$11,189
4	POL-10003	29470 East MANITO Road	Manito, IL	44mm	significant	$20,850	$10,633
5	POL-10004	29480 East MANITO Road	Manito, IL	44mm	significant	$20,695	$10,554
6	POL-10005	8530 LOCUST Road	Delavan, IL	44mm	significant	$20,695	$10,554
7	POL-10006	30772 County Road 2400 NORTH	Manito, IL	44mm	significant	$20,230	$10,318
8	POL-10007	30848 County Road 2400 NORTH	Manito, IL	44mm	significant	$20,230	$10,318
9	POL-10008	17540 NW 99TH CT	Fanning Springs, FL	39mm	significant	$20,118	$10,260
10	POL-10009	29459 County Road 2390 NORTH	Manito, IL	44mm	significant	$19,922	$10,160
11	POL-10010	29471 County Road 2390 NORTH	Manito, IL	44mm	significant	$19,922	$10,160
12	POL-10011	29451 County Road 2390 NORTH	Manito, IL	44mm	significant	$19,922	$10,160
13	POL-10012	29483 County Road 2390 NORTH	Manito, IL	44mm	significant	$19,922	$10,160
14	POL-10013	29695 County Road 2300 NORTH	Forest City, IL	43mm	significant	$19,768	$10,082
15	POL-10014	30746 County Road 2400 NORTH	Manito, IL	43mm	significant	$19,768	$10,082
16	POL-10015	29478 County Road 2390 NORTH	Manito, IL	43mm	significant	$19,614	$10,003
17	POL-10016	29494 County Road 2390 NORTH	Manito, IL	43mm	significant	$19,614	$10,003
18	POL-10017	29470 County Road 2390 NORTH	Manito, IL	43mm	significant	$19,614	$10,003
19	POL-10018	29184 East MANITO Road	Manito, IL	43mm	significant	$19,614	$10,003
20	POL-10019	243 Brice Road	De Kalb, NY	40mm	significant	$19,503	$9,946

METHODOLOGY & LIMITATIONS

DATA SOURCE	Storm severity values are drawn from multi-source weather radar analyses and gridded hail estimates covering the continental United States. Coval blends several input products and indexes them against a multi-year historical archive.
ADDRESS MATCHING	Each address is geocoded to precise coordinates and matched against the surrounding radar grid cells at sub-grid precision. The reported value for each address is property-specific, not a swath-level average.
DAMAGE MODEL	Damage estimates use a US-calibrated impact function tailored to residential wood-frame and asphalt-shingle construction. Damage ratios are bounded by a defensible upper limit grounded in laboratory testing and historical insurance claims research. Physical damage equals appraised value multiplied by damage ratio.
INSURED LOSS	The 'Insured' column applies an industry-standard claim-filing and deductible adjustment to convert physical damage estimates into expected carrier payout. Actual settlements vary by policy terms, deductible, and assessor discretion.
LIMITATIONS	All radar-derived hail estimates carry inherent uncertainty, particularly for the largest stones. This report does not verify individual stone sizes against ground truth. Confidence indicators are reported alongside each property to flag values the surrounding atmosphere does not support. A Coval meteorologist reviews every report before delivery.
TECHNICAL REFERENCE	A detailed technical reference covering data sources, spatial matching approach, confidence filtering, damage model calibration, and known limitations is available to qualified buyers under non-disclosure agreement. Contact hello@covalwx.com to request access.

This portfolio preview uses real radar data from the 2026-04-03 severe weather event applied to an illustrative 3,057-property portfolio. A live client engagement customizes the header, policy references, and deployment guidance to your operation.

Coval · covalwx.com · hello@covalwx.com · 210 956-6088