



PROUDLY SERVING THE POLICYHOLDER  
**UNITED CLAIMS SPECIALISTS**  
PUBLIC ADJUSTERS



# **The Homeowners Guide to Hail Damage and Homeowners Insurance**

**JOE  
SUSKIND** | **President**  
United Claim Specialists

All rights reserved © 2021 by United Claims Specialists. No part of this publication or the information in it may be quoted from or reproduced in any form by means such as printing, scanning, photocopying, or otherwise without prior written permission of the copyright holder.

Effort has been made to ensure that the information in this book is accurate and complete. However, the author does not warrant the accuracy of the information. The author and the publisher do not hold any responsibility for errors, omissions, or contrary interpretation of the subject matter herein. This book is presented solely for motivational and informational purposes only.



# TABLE OF CONTENTS

- **Understanding the Effects of Hail Storms on Your Home**
- **The Telltale Signs of Hail Damage**
- **What You Should and Shouldn't Do When There's Hail Damage**
- **Does Homeowners Insurance Cover Hail Damage?**
- **How Much Is Supplemental Coverage For Hail and How Does it Work?**
- **Will Homeowners Insurance Also Cover My Car For Hail Damage?**
- **Will My Insurance Rates Go Up if I File a Claim For Hail Damage?**
- **How to File a Homeowners Insurance Claim For Hail Damage**
- **Why You Should Hire a Public Adjuster to Get the Most Out of Your Coverage**
- **Things You Can Do to Safeguard Your Home From Hail Damage**



# Understanding the Effects of Hail Storms on Your Home

Hail damage is among the top homeowners insurance claims each year, with roughly [one in 40 homes](#) filing a claim each year.

Hailstones form when raindrops are carried into thunderstorm updrafts where they mix with extremely cold areas of the atmosphere and freeze. When the updraft can no longer support the weight of the hailstones, they fall, resulting in a hail storm.

Hail storms are well known for the property damage they can cause. That damage varies based upon the size and speed at which the hailstones fall as well as other factors, including the age and condition of your home—and the directionality of the wind.

When we talk about hail damage to a home, we're primarily talking about your *roof*. Your roofing is arguably the most vulnerable part of your property when it comes to the effects of hail damage as it's usually the first thing to get hit by hailstones. Your home's sidings are the second most vulnerable to hail storms.

Therefore, the materials used on your home also factor into the damage that can be done.

For example, materials like aluminum siding, shingles, and gutters can easily become dented during a hail storm. Vinyl siding, asphalt roofs, or wood shakes can crack or tear during a hail storm.

It should be noted that hail damage varies from *latent to severe*.

Latent damage refers to when granules are removed from your shingles, exposing them to the elements. Over time, this can cause structural weakening as the exposure speeds up their deterioration. Fortunately, latent damage allows homeowners to take their time when it comes to scheduling repairs.

Severe damage, however, refers to when your roofing or siding is visibly punctured or torn. With severe damage, repairs need to be made right away.

Additionally, hail damage can lead to impaired performance when it comes to other aspects of your home.

As you're already aware, shingles are very susceptible to wind damage, curling, and leakage. However, certain utilities are also at risk of being impaired by hail damage. This would include your air conditioning unit, exhaust cap, and your roof vents.

Lastly, many homeowners go unaware of the fact that they have any hail damage at all. Until of course, there's a noticeable leak inside the home that's coming from the roof. It's also common for homeowners to put off fixing their hail damage, which is a very, very bad idea as it can end up costing more in repairs later on.

- The effects of hail damage should never be ignored. Whether you live in an area that sees frequent hail storms or not, you should always keep an eye out for property damage and have it repaired as soon as possible to reduce any long-term impacts.



# The Telltale Signs of Hail Damage

- Unlike snow, hail is essentially chunks of ice. The damage done to your home by these chunks, in the form of hailstones, depends on three things: The size of the hailstones, the velocity at which they're falling, and the materials that make up your home.

- Therefore, when a hailstorm is passing over your area, it's important to take note of how big the hailstones are. While keeping the other factors in mind, this will give you an idea of the type of damage you can expect.

For example, dime-sized hailstones will do damage if your roof is already damaged, while quarter-sized and half-dollar-sized hailstones can dent slate and severely damage shingles.

Now, when it comes time to check out your property, these are the telltale signs of hail damage:

## Missing Shingles

Missing shingles are actually the most common sign of wind damage, and strong gusts of wind go hand in hand with hail storms. While a missing shingle may not seem like too big of a deal, that open gap leaves your roof vulnerable for more structural damage from the actual hailstones—especially if they're big.

## Dents and Tears on Surfaces

Like most homes, the materials used on your home are probably rated to withstand hailstone damage. However, exceptionally strong hailstorms can still do visible damage to several surfaces, from shingles to vinyl sidings.

Having said that, if you notice small, dimple-like dents or tears to your roofing and sidings post-hailstorm, there's your evidence. Furthermore, while most dents may seem superficial, it's still worth having them checked out. This is because the force of the impact could have easily knocked parts of your roofing or siding loose, which will only be more troublesome once the next hail storm hits.

## Warping or Bending

If your home is made of vinyl or metal components, then warping and bending will be very common after a hailstorm. While both materials are designed to be impact-resistant, they're still fairly malleable.

Therefore, if the situation is extreme wind speeds and heavy hailstorms, you might notice wavy or sagging siding or metal panels that are curled up at the edges.

## Visible Damage on Doors and Windows

- If your doors and windows are older and of poor quality, then they're 100% vulnerable to hailstorms—and every other kind of storm for that matter.
- For example, if the sashes of your windows are blown open during a hailstorm, the glass panels can easily get shattered, in which case the damage would be obvious.
- Of course, if nothing shatters, you'll still want to check for damages, whether they be dents, tears, or missing components.

## What You Should and Shouldn't Do When There's Hail Damage

The steps to take *after* a bad hailstorm hits may seem like common sense, but more often than not, homeowners make the same obvious mistakes each time.

So, here are the dos and don'ts of post-hailstorm actions every homeowner needs to be aware of:

### DO record the date and time of the hailstorm

Your insurance company will want to verify the date and time of the storm in your claim with their weather records. So, make sure you not only make note of when the storm hits but also mark the date and time any photos are taken as proof of recent damage.

This shouldn't be too difficult since most smartphones automatically date each photo taken. However, you should still write everything down as a backup.



## **DO take a look at your entire property *and* take photos**

- Once the hailstorm has passed and it's safe to go outside, you'll want to assess the damage immediately. Take a walk around your property and be sure to take photos of the following:
- The hail covering the ground and other surfaces of your property, using a tape measure or an object as a reference to note the size of the hailstones
- Any leaks inside of your home or around your home
- Any damages made to outdoor appliances, such as your HVAC unit
- Any dents, tears, gaps, etc. This includes any shingles or other materials on the ground blown from the rooftop
- Torn off trees, plants, shrubs, and so on
- Broken windows or shutters

## **DO prioritize emergent damage first**

A leaking roof or broken window takes precedence over calling your insurance company. While you'll obviously need to file an immediate claim, you'll want to get a contractor to come and fix these types of damages right away.

Don't wait for the insurance company to send somebody, and when you do file a claim, make sure you let them know upfront about any damages you had fixed.

## **DO have your home inspected**

A home inspection is a MUST after a nasty hailstorm. Keep in mind these inspections are free, and they'll make your life much easier when it comes time to file your claim as a professional inspector can assess the damages much better than you can.

## **DO file a claim with your insurance company**

Once you have all your records in order, you can file and submit your insurance claim. Your insurance company will send an adjuster to your home to assess the financial damage, but as mentioned above, you also want your home inspected by a professional contractor.

You can even have the contractor meet with the adjuster to ensure everything goes accordingly.

## **DON'T traverse unstable territory**

While you need to move around your property to document the damage, it is not recommended that you climb up on your roof or anywhere else that can create a dangerous physical situation.

The last thing you want is to get hurt, which is why it's so important to have a professional come and assess the damage for you. You just worry about assessing the damage you can easily access without risk, your contractor will do the rest.

### **DON'T attempt any "home repairs"**

Unless you're a professional contractor, it's ill-advised to take on any quick fixes yourself. By attempting to patch up a leak or even move a fallen branch from your roof, you can easily cause even more damage to your home and risk losing your insurance claim altogether.

### **DON'T file an unnecessary claim**

Homeowner's insurance is meant to help out with significant damage. If you take a look at your policy, you'll also notice that it involves either a 1% or 2% deductible. The amount of your claim will need to be considerably higher than the deductible to make the claim valid.

So, if you only have minor damage, such as a few small dents or a broken shutter, it likely won't be worth making an insurance claim. Keep in mind that your contractor can assess the damage and can advise regarding the severity of damages so you can make a more informed decision regarding filing an insurance claim.





# Does Homeowners Insurance Cover Hail Damage?

- The short answer here is yes, homeowners insurance technically does cover hail damage to your roof and parts of your home. However, depending on where you live, that coverage may come with restrictions.

- Hail storms can happen almost anywhere. Of course, areas throughout the country that see frequent hail storms are the places where coverage will likely be limited. Additionally, policy costs will likely be higher to reflect the risks.

Typically, it's the dwelling coverage on your homeowners insurance policy that will help to cover the costs of repairing damage post-hail storm. Keep in mind that you'll still need to pay your deductible before your coverage can kick in, so if the hail damage costs less than your deductible to repair, there would be no sense in filing an insurance claim.

As for the restrictions that come with living in a hail storm-riddled area, you may discover certain coverage exclusions for things like *cosmetic* damages. This is a very tricky term and you may want to consult a claims expert in regards to whether you should be covered or not for the damages at hand.

So, if you live in a state or region where hail storms are an issue, you'll want to speak with your insurer or insurance agent to make sure you are covered for WIND and HAIL along with a deductible you are comfortable with.



# A short insurance coverage breakdown

## Here's a breakdown of homeowner's insurance coverage:

- Coverage A - Dwelling: This portion of coverage will take care of your home and structures *attached* to your home, such as a garage or patio. The coverage limit should be equal to your home's total replacement cost value, or however much the amount would cost to rebuild a structure from scratch.
- Coverage B - Other Structures: This will cover most structures on your property not attached to your home, such as a shed, detached garage, gazebo, or fence. The coverage limit usually reaches up to 30% of your dwelling coverage limit.
- Coverage C - Personal Property: This will cover any personal property that gets damaged during a hail storm, including furniture, electronics, and clothing. Valuables such as jewelry, fine China, and kitchenware may be subject to lower liability limits, but you can expect the coverage limits for personal property to range up to 70% of your policy's dwelling coverage limit.
- Coverage D - Loss of Rent: If you rent your property as a source of income, this coverage will reimburse you for any losses of rental income due to the property becoming uninhabitable for your tenants.

Coverage D - Loss of Use: If your home is severely damaged by a hail or windstorm, to the point where you cannot safely live there for a period of time, this coverage will pay for your temporary living arrangements. That includes hotel stays, restaurant meals, and any other additional living expenses you acquire while your home is being repaired or rebuilt.

As long as you meet your deductible, your claim should be accepted and your insurer should reimburse you for repairs and cover those additional expenses. So, if your property damage claim is for \$100,000 and you have a \$5,000 policy deductible, your insurer will pay you \$95,000 for the repairs. The amount you pay for windstorm insurance will be determined by several factors. Those factors include your home's location, the year it was built, the type of construction used to build it, and the overall condition of its roof.

## Will Homeowners Insurance Also Cover My Car For Hail Damage?

Your home isn't the only thing on your property that's at risk for potential hail damage. Your car is just as vulnerable, if not more, which is why many people wonder if their car is covered for hail damage under their homeowners insurance policy.

Unfortunately, the answer here is *no*—homeowners insurance doesn't extend to your car when it comes to hail damage. This is because homeowners insurance typically excludes coverage for vehicles that are licensed for road use.

However, if you have comprehensive auto coverage from a car insurer, then you will get coverage for any significant hail damage done to your vehicle while parked in your driveway or elsewhere.

Keep in mind that there are several types of car insurance, and liability coverage is usually the only type required by law. Liability coverage only comes into play if you've been in an accident. It won't cover you from any form of severe weather damage.

Comprehensive coverage will protect your car to any damage sustained while the car is part. This includes theft, vandalism, *and* severe weather. If you own your car outright, then comprehensive coverage is an option you can add onto your policy. However, if you're leasing or financing your car, then it's likely required by law to have comprehensive coverage.

If you do have comprehensive coverage for your vehicle, then your insurer will reimburse you for any necessary repairs due to hail or weather damage. Of course, you'll be expected to pay out of pocket first—and if the damage is less than your deductible, you may not be able to file a claim.

If you live in an area that sees severe weather, hail storms or otherwise, then it's in your best interest to purchase comprehensive coverage for your vehicle as car repairs can get expensive.

## Will My Insurance Rates Go Up if I File a Claim For Hail Damage?

Many homeowners are concerned that by filing a claim for hail damage, their insurance rates will increase and they'll have to pay a larger monthly premium. This concern is also something that keeps many homeowners from filing a necessary claim for damages—which is not good.

So, here's the truth:

Your homeowners insurance rates, generally speaking, will likely increase each year or every few years regardless of how many bad storms have hit.

Why?

Because homeowners insurance is a cost-sharing business. That means that everyone who purchases homeowners insurance or any other type of insurance for that matter is essentially entering into a pooled system. That's how insurance companies come up with the money to provide coverage for homeowners around the country, and that's why there are limitations and deductibles and so on.

So, when your homeowners insurance company has a significant loss due to payouts, they need to recoup that money so they can continue to provide coverage. The only way to do that is to raise their clients' rates.

Of course, you're probably wondering whether or not your individual rates will go up if you file a claim for hail damage. The answer here is maybe. It all depends on your insurance company and the damage done.

Keeping in mind that insurance companies that continuously have to make up for their financial losses, if you're on your second or third hail damage claim within a year or several years, they may raise your individual rates. Of course, this shouldn't happen if you're filing your first claim, especially if you've met your deductible since weather damage isn't caused by negligence on your part.

In certain states, such as Texas, there are even laws that prohibit home insurers from raising homeowners' rates after one single claim. Therefore, it's a good idea to look into your state laws as well when making a claim, just in case.

So, if you have a valid claim to file whether it be for hail damage or otherwise, don't hesitate to file it due to concerns of your rates increasing. Your rates will likely increase over time regardless of how many claims you file or don't file as a means for the insurance company to mitigate its financial losses.

## How to File a Homeowners Insurance Claim For Hail Damage

Filing a home insurance claim is a lengthy process. Some companies allow you to file small claims online, however, when there's significant damage to your home and property, you'll want to contact an agent.

Before filing your claim for hail damage, there are a few things you'll need to do. These things include:

- Documenting the damage as proof (with dates and times)
- Gather quotes from at least two contractors that detail the repairs that need to be done and their costs
- Review your policy to make sure that you're covered for damages or losses after a hailstorm

You'll also want to review the settlement offer your insurance company sends you to ensure it'll cover the cost of repairs before you cash the check. If the amount isn't sufficient, you'll need to dispute the claim, and if the check is cashed, SOME sneaky insurance companies may consider the claim settled.

Once you have all of the above covered, you'll want to file your claim as soon as possible. The longer you wait, the harder it will be to prove the source of the damages. Plus, any secondary damages won't be covered.

Now, here are the steps to filing an insurance claim for hail damage the correct way:

## 1. Document the damage

We've said this multiple times already and we're saying it again: Document *all* damage caused by the hail storm. This includes the hail itself so that your insurer can see how it made such an impact on your home.

This documentation is the proof of your claim. Without it or without enough of it, your claim is at risk of getting denied.

## 2. Contact your insurance company

After you've assessed and documented the damage, you'll want to contact your insurance company immediately. Remember, the longer you wait, the harder it'll be to prove the source of the damage.

Plus, if you need repairs, you don't want to wait too long as even slight damage can worsen over time.

It's best that you call your insurance company and speak with an agent, just in case you have any other questions that their website can't answer.

## 4. Make any necessary temporary repairs

Once you've filed your claim you can go ahead and take care of any temporary repairs needed to prevent further damage from occurring. There are emergency service companies in your area that should be able to help with this and potentially bill your insurance company directly.

Be sure to keep all receipts for any services or materials you paid out-of-pocket for the temporary repairs. You'll be able to request reimbursement later from your insurance company.

## 5. Get your home ready for the insurance adjuster

Your homeowners insurance company will send an insurance adjuster to your home to assess and evaluate the damages in your claim.

Depending on where that damage is located, you may not actually need to be home, although it's best if you are present at this time so you can point out where the damages are, show them any personal items that may have been damaged, and show them your documentation as proof. You'll also be able to ask them any questions about your policy.

Once the adjuster arrives, here's what you can expect:

- They'll review the claim and see how it matches up against the damages
- They'll interview you in regards to the damages and how you went about assessing them
- They'll inspect the structure of your home or other structure
- They'll either give you an estimate on the spot or send it to you within a few weeks in a normal scenario.

## 6. Get your own repair quotes

It's a good idea to get two or more quotes from local contractors to get an idea of the type of repairs needed and how much they'll cost. This can be done before or after the adjuster evaluates the hail damage.

This can be done before or after the adjuster evaluates the hail damage, and you'll want to compare it to the adjuster's quote to ensure it's accurate.

## 7. Review the settlement offer and receive your claim payout

Once the insurance adjuster completes their report and it's approved, you'll be given a settlement offer. Remember, you'll want to review this offer before accepting the claim payout to ensure it covers the quotes you've been given from the contractors.

If the amount in the settlement doesn't cover the quotes, you can ask your insurance company to conduct another review or dispute the amount. You can also hire a public adjuster to evaluate your claim objectively and to help you negotiate with your insurance company for everything you are entitled to be paid for (usually for a fee).

Once you accept your insurance settlement for the hail damage repairs, your insurance company will send you a physical check or an electronic check.



# Why You Should Hire a Public Adjuster to Get the Most Out of Your Coverage

Public insurance adjusters, as mentioned in the previous chapter, work on *your* behalf to file, represent, and negotiate insurance claims. Unlike insurance company adjusters, they're much more objective in assessing the damages because they don't work for the insurance company.

It's also important to note that public adjusters are professionals that have prior experience in construction and other related fields, so they know exactly what to look for in terms of hail damage and what would be needed to repair it.

## They also know how to submit additional claims on your behalf.

If you need to file a homeowners insurance claim for hail damage, it's essential that you hire a public adjuster to assess the severity of the damage. Even if your insurance company is offering you a seemingly large payout for your claims, a second opinion is vital. This is because more often than not, public adjusters find errors in company adjuster's evaluations, resulting in much less of a payout than what's actually needed to cover the repairs.

Submitting an accurate and valid claim is only half the battle when you need repairs for hail damage. Even the most reputable homeowners insurance companies will attempt to pay you less than what your claim deserves. Therefore, it's necessary to ensure that you're receiving the correct amount—and hiring a public adjuster will make sure of this.

## Things You Can Do to Safeguard Your Home From Hail Damage

It's virtually impossible to keep your home 100% safe from the elements at all times. However, there are a few things you can do to safeguard its most vulnerable areas from hail storms to at least minimize potential damages.

Here are a few tips on safeguarding your home from future hail damage:

- Inspect your roof from time to time (or frequently, depending on where you live) for any damages. Your roof is your first line of defense against hail damage, and even minor wear and tear can get ugly fast during a hail storm. So, if you notice any damages, make sure you have them repaired as soon as possible to prevent further destruction.
- Protect your windows with storm-proof shutters or if you can swing it, replace them with impact and wind-resistant windows.
- Take care of your landscape by trimming tree branches and cleaning up dead branches and any loose shrubs. Maintaining the health of your trees and other weight-bearing plants can prevent or at least lessen the impact should pieces of them break off during a hail storm.
- If possible, move any loose items like patio furniture into your home. The same goes for your car—move it into the garage to save you the headache of hail damage and another insurance claim later.

Hail damage can cost you a significant amount in both home and car repairs. That's why it's important to understand how your homeowners insurance policy works and how to file a claim to take care of the damages. Remember, you shouldn't hesitate to file a claim just because your rates may increase. They'll increase eventually anyway, so take care of your home as soon as possible and make sure you hire a public adjuster to ensure you get the maximum payout from your home insurance company.

