



Homeowner Hail Damage Guide



Hailstorms are common occurrences, especially in spring and summer. When your neighborhood experiences a hailstorm of any intensity, it leaves a lot of questions.

We have prepared this guide to be a useful resource to homeowners. This guide will address the most common concerns you may face after a hailstorm.

If you have questions of your own, or would like to schedule your **FREE** exterior inspection, please give us a call!

855-369-1004

HOW DO I KNOW IF I HAVE HAIL DAMAGE?

It doesn't take a lot of hail, or stones of a certain size, to cause damage. Depending on the age and condition of your roof or siding, even a small passing hailstorm can damage your home's exterior, or accelerate existing damage.



HERE ARE A FEW COMMON SIGNS OF HAIL DAMAGE TO LOOK FOR ON YOUR PROPERTY:

Damage to roofing surfaces

This damage is often be the hardest to detect, especially from ground level. Depending on the quality and color of your shingles, impacts may not be invisible to the untrained eye. Look out for darker spots and watch for loose granules that accumulate in your gutters and downspouts, both can be signs that you sustained surface damage. Larger damage like tears, dents, and cracks are definite signs that a roof needs attention ASAP.

Dents on your vehicle

If you leave a vehicle parked outdoors during a passing storm, you may notice indentations on its roof, hood, or doors. It stands to reason that if you notice dings on your car, the greater surface area of your roof and siding was impacted as well.

Dents on fence posts

Fence posts, especially wood, copper and vinyl, can easily show hail strikes.

Dings in gutters, downspouts & roof vents

Soft metals like aluminum are good indicators of the impact a hail storm had on your property as a whole. Even small dents can be troublesome.

Paint chipped off decks and other surfaces

Normal weather puts enough wear and tear on painted surfaces outdoors. Combined with the high-speed impact of hailstones, you'll often find hail indentations on decks, sheds, and other outdoor structures.

Dented or torn window screens

Damage to window screens can also be a sign of additional damage, as the aluminum or fiberglass material is susceptible to tears by the velocity of hail impacts.

It is important to note that even if you see damage that appears insignificant, there may be underlying, less visible damage. Often times damage is undetected by the untrained eye.



I SUSPECT
MY HOME'S
EXTERIOR IS
DAMAGED.

WHAT NOW?

If you had a hailstorm in your neighborhood and believe you sustained damage, it's a wise move as a homeowner to be proactive and get it addressed. Left untreated, hail damage may cause further problems that may be more costly to repair in the future.

FORTUNATELY, DEALING WITH HAIL DAMAGE ISN'T AS BURDENSOME AS YOU MAY THINK. HERE ARE THE STEPS YOU SHOULD TAKE TO INITIATE THE REPAIR PROCESS:

1. Call us for a FREE inspection

Even if you're uncertain about damages you may have sustained, our no-risk inspection and consultation will give you peace of mind. One of our trained professionals will assess all exterior elements of your home for damages, walk you through the next steps if damage is found, and answer any questions you may have.

2. If damage exists, file a claim with your insurance company

If we determine there is exterior damage to your home, you would then file a claim with your homeowners insurance company.

3. We will meet with your insurance company

Dealing with an insurance company can be a time-consuming ordeal. We strive to make the whole restoration process as simple as possible. We work directly with your insurance company to agree upon a repair process and price.

4. We help you select the best products

Once the insurance process is settled, we will work with you to select materials to complete your repair. We are roofing and siding experts, and can make recommendations based on our years of experience with homes of all types and sizes. We will find materials that are not only aesthetically pleasing to you, but optimal for your home and area.

5. We complete the repair process

Our team of trained, experienced installers will go to work, performing all necessary repairs to your home. We are considerate of the needs of each homeowner, and strive to stage the work site in a manner that is minimally invasive. We treat each home the way we'd want our home to be treated – with the utmost care and the highest level of craftsmanship.

HOW DOES THE INSURANCE PROCESS WORK?

We aim to make the entire restoration process as smooth as possible, and that includes direct contact with your insurance company from start to finish. Here are a few things to expect when you file your insurance claim:

The insurance company sends an initial estimate & first payment

After the inspection, the insurance company will prepare an estimate of what they believe the repairs will cost, and release an initial payment for the claim.

We will handle estimate revisions with insurance company

After inspecting your home and reviewing the initial estimate, we will make revisions and file them directly with the insurance company if necessary. It's not uncommon to have to go back and work with them to come to a mutually beneficial settlement to ensure repairs are completed right the first time.

We will review the estimate

Once we receive the estimate from the insurance company, we will go through it with you and answer any questions you might have on the repair process. In our years of experience with jobs large and small, we've dealt with all sorts of insurance claims, and will provide you with expert guidance on insurance estimates and any next steps.

We will finalize the insurance process

When work on your home is complete, we will invoice your insurance directly, in order for the 2nd and final payment to be released.

You can see what a benefit it is to have a knowledgeable partner by your side when your home needs repair. Here are a few other key things to know about homeowners insurance after a hailstorm:

Insurance only issues partial payment up front

This is a common practice. The balance of an insurance settlement can ONLY be collected when the work is complete.

If you do not repair the damaged material, it will no longer be insured

Do not use a hail event as an opportunity to pocket insurance money. This might seem tempting with minimal damage, but be aware – the insurance company will not pay to repair damages on the same materials twice. If your insurance covers the damages, but you decide not to proceed with the repairs, and your roof is damaged by another windstorm, your insurance will NOT cover those repairs because you did not perform repairs on your first claim.

Weather event claims are considered “Acts of God”

Many homeowners who sustain hail damage will hesitate making the claim because they fear their insurance premiums will skyrocket. Weather event claims like hail damage are considered “Acts of God,” and usually do not result in increased insurance premiums.

You do NOT need to get 3 estimates

Regardless of the estimates or their cost, the insurance company will send an adjuster and they will write their own estimate based on industry standard pricing & estimating software.

If you are unsatisfied with the initial insurance inspection, a second “re-inspection” can be requested at no charge

This is where we often bring the most value to our customers. Insurance companies will often make inadequate offers up-front. We will advise you on the estimate and work through the process of re-inspecting and revising the estimate.

With a replacement cost value policy, your ONLY out of pocket expense should be your deductible

The major exception to this would be if you elect to make upgrades beyond what insurance will cover. Some homeowners will choose to limit their out of pocket expenses on a repair, whereas others may take the opportunity while work is being performed to have upgrades done, which may cost more. Whatever you choose to do, we will work closely with you to get you the best outcome for your particular needs.

The insurance company cannot tell you which contractor to choose

It is your right to select a contractor you trust. Roof or siding repair done is not an insignificant thing, so it is important that you do your homework and make the right choice for **you**. We have helped many homeowners restore their homes to “better than new” conditions through insurance restoration, and we hope you’ll choose us when the need arises.



WHY CHOOSE ARNETT?

Arnett Construction and Roofing is a certified roofing and construction company serving northern Indiana since 1997. We take great pride in outperforming our competition in quality of service, value, and customer satisfaction.

We are proud to be your Owens Corning Preferred, IKO Shield Pro Plus and GAF Certified Weather Stopper Contractor. Our proven track record of completing quality projects, passing stringent legal and credit checks, has raised the bar. We have also met local requirements for licensing and insurance and carry a clean portfolio with the Better Business Bureau.

We always respond quickly, assess the problem, and fix it properly to keep your roof water tight for years to come. In addition, thousands of homeowners have trusted Arnett Construction to undertake their roofing projects. If you need a free roof inspection, then please contact us today!

855-369-1004

GET TO KNOW ARNETT!

If you haven't already, follow us on social media! We're always posting useful articles and helpful information. Being an educated homeowner pays great dividends over the life of your home.

You can also visit our website at www.arnettconstructionandroofing.com, where you'll find all sorts of useful information, blogs, customer testimonials, and more.



CALL FOR A FREE EXTERIOR INSPECTION

If your area as hit by severe weather, give us a call today at 855-369-1004 to schedule a complimentary inspection and consultation. We will give you peace of mind, and work with you should repairs be necessary. We hope you will take advantage of this no risk, pressure-free check-up for your home. We look forward to serving you!

