

How to Navigate a Hail Storm Insurance Claim

Immediate Steps After a Hailstorm

Taking prompt action after a hailstorm is critical. Insurance companies rely heavily on documentation, and delays can weaken your claim.

What to do right away:

- Take clear photos and videos of all visible damage, including roofs, siding, gutters, windows, HVAC units, vehicles, and outdoor structures.
- Avoid making permanent repairs until damage has been documented.
- Save weather reports or alerts from the date of the storm.
- Write down notes describing what you observed and when the damage occurred.

Review Your Insurance Policy

Before filing a claim, review your insurance policy carefully so you understand what is covered.

Key items to look for:

- **Hail or windstorm deductibles** (these may differ from your standard deductible)
- **Coverage limitations** for cosmetic versus functional damage
- **Settlement type**, such as:
 - *Replacement Cost Value (RCV)* – covers the cost to replace damaged items with new materials of similar quality
 - *Actual Cash Value (ACV)* – factors in depreciation
- **Claim deadlines** and reporting requirements

Knowing these details helps you set realistic expectations and avoid surprises during the process.

Filing Your Hail Damage Claim

Step 1: Contact Your Insurance Company

Notify your insurance provider as soon as possible after the storm. Once the claim is opened, request:

- Your claim number
- The name and contact information of your assigned adjuster

If temporary repairs are needed to prevent further damage (such as tarping a roof), most policies allow this. Be sure to keep all receipts.

Step 2: Obtain Professional Repair Estimates

Request written estimates from licensed and reputable contractors. It's recommended to get multiple quotes to accurately reflect repair costs.

Be cautious of contractors who:

- Pressure you to sign immediately
- Offer to waive or cover your deductible
- Request full payment upfront

Step 3: Adjuster Inspection

Your insurance adjuster will inspect the property and assess the damage. Whenever possible:

- Be present during the inspection
- Share your photos, videos, and contractor estimates
- Consider having a contractor attend the inspection to ensure no damage is overlooked

Step 4: Review the Settlement Offer

After the inspection, the insurance company will issue a settlement estimate. Payments may be issued in stages, especially for larger repairs.

Review the settlement carefully to confirm:

- All damaged areas are included
- The pricing aligns with contractor estimates
- Depreciation and deductibles are applied correctly

If you have a mortgage, your lender may also be listed on the check.

Maximizing Your Claim

To strengthen your claim and improve your outcome:

- Document everything thoroughly
- Keep copies of all correspondence and estimates
- Attend all inspections

- Do not rush to accept the first settlement offer
- Monitor all deadlines closely

Organization and persistence can make a significant difference.

If Your Claim Is Denied or Underpaid

If your claim is denied or the settlement is lower than expected:

- Request a written explanation from your insurer
- Review your policy again in detail
- Submit additional documentation or contractor estimates
- File an internal appeal if necessary

Depending on your situation, you may also be able to contact your state insurance department or seek legal guidance.

This guide is intended for informational purposes only and does not replace professional insurance or legal advice.