

# How to Navigate a Hail Storm Insurance Claim

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## 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.

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