

Hail Damage

If you have experienced hail damage, take precautions by following the tips below, and call to file a claim as soon as possible.

Tips for Immediate Action

- Make personal safety your first priority. Remember, windows may be broken and high winds may have knocked down trees and power lines.
- Look for broken glass, sharp objects and live wires.
- Wear proper shoes and gloves.
- Don't use rain-soaked electrical equipment.

Report Your Claim

Call us to file a claim if you have damage from a hailstorm. Provide at least a general description of your damage. A representative will walk you through your claim, recording the details.

Make Temporary Repairs

If you have hail damage to the roof of your property or your car, you are responsible for taking action to avoid further damage.

If you can, cover broken windows and holes in roofs with tarps or plywood to prevent water damage. Move wet items to drier ground, and wash and dry whatever you can. If you aren't sure what temporary repairs are necessary to ensure safety, professionals can help. You'll usually find them listed under "Contractors" or "Water damage restoration" in your phone directory. Check their references and credentials. As part of documenting the damage, save all receipts from any temporary fixes.

Document Your Damage

As soon as you can, make a thorough list of items that the hail storm damaged. This information will help us process your claim faster. Document the damage with photos, video, bills and receipts. Also, don't throw out damaged items—especially expensive items.

Your claims representative will describe the specific information we need to process your claim.

Schedule Permanent Repairs

Insurance requires you to wait until the claims representative assesses your damage before you begin making permanent repairs. We encourage you, however, to schedule permanent repairs as soon as possible because contractors can be difficult to schedule after a storm. Use a local, licensed, bonded and insured contractor—and always check references.

Understand Your Responsibility

Your insurance will replace damaged items and materials with the same type and quality of materials you had before the hailstorm. For example, if you had a fiberglass roof, we will pay to repair or replace damage with fiberglass materials—but we won't pay to replace it with more expensive slate tile.

If damage is extensive, people sometimes decide to take the opportunity to upgrade their property with better or more expensive materials. Insurance will pay only to replace materials of comparable kind and quality. If you want to pay the additional expense to upgrade, you're welcome to do so out of your personal budget.