



# HOMEOWNER'S HAIL GUIDE

Learn how to protect your property  
and respond to damage after a storm



**EZ HOME**  
SOLUTIONS

# Introduction To Hail



Hail storms result in an average of **\$1.6 billion** in insured losses annually in the United States.

Hail. It's just frozen water, but it's one of the costliest weather events a homeowner can experience. Between gravity and downward wind gusts, a hailstone can hit the ground—or your roof—at speeds in excess of 100-120 MPH.

Often occurring with thunderstorms, tornadoes and wind events, hail causes billions of dollars in damages to personal property every year. Minnesotans in particular carry the brunt of the cost; the state is among the top three in the nation (behind only Texas and Illinois) for hail damage claims.

Read on to learn what to do in advance, directly before and following a storm to deal with hail damage effectively and affordably.

## Preventative Measures

As a homeowner, there are several preventative measures you can take to protect your home and property from the cost and frustration of hail damage.

### **Storm Shutters**

Hail can easily shatter glass windows. Protect them by installing storm shutters, which are available in both temporary and permanent styles.

### **Impact Resistant Roofing**

Traditional asphalt roof shingles can easily be damaged and punctured by hailstones. Instead, opt for new, widely available impact resistant materials or modified asphalt shingles to shield your roof.





### **Homeowners Insurance**

Inspect your policy before a storm hits to ensure that hail and roof damage are covered by your insurer.

### **Regular Roof Inspection**

Have your roof inspected at least every year to check for damage that may weaken the roof or exacerbate conditions after a hail storm.



## **Before A Storm**

Hail events can crop up quickly and you won't always have forewarning. If you do, though, there are a few steps to take ahead of a storm to minimize your risk for damage.

### **Trim Trees**

Cut back limbs that hang over your roof. Tree limbs can easily be cracked and fall during a storm, even those that appear strong.

### **Secure Furniture And Other Hazardous Items**

Patio furniture and other outdoor décor (bird feeders, fountains, etc.) can become projectiles in a high-wind situation. Bring these items indoors or tie them down securely before the storm hits.

### **Protect Your Car**

Obviously, a garage is the safest place for your car to be during a storm. If that's not an option, consider moving your vehicle to a public parking garage or covering it with a storm-resistant car cover to help mitigate damage.

# After A Storm

After a storm, the most important thing is to take action quickly. Don't wait to assess your damage!

Qualified service providers and insurance agents are often inundated after a storm, so it's important to have a specialist in your corner to get a full accounting of the damage and settle your claim with as little money out of your pocket as possible.

## **Beware Storm Chasers**

Unfortunately, after a storm, unskilled and unlicensed 'storm chasers' often move in to prey on unsuspecting homeowners looking for a quick fix. Beware these unscrupulous individuals.

Never let someone pressure you into working with them and never sign a document you're not fully comfortable with. Even if they describe it as a simple "authorization form," in many cases this is as binding as a contract and could obligate you to future payment—even if no work is done! If a deal sounds too good to be true, it is.

## **Work Only With A Specialist**

When assessing and repairing storm damage, work only with a trusted, licensed inspector who specializes in hail. EZ Home Solutions are storm inspection and restoration specialists who will move quickly and with precision to evaluate and process your case.

We'll never use high-pressure sales tactics and we'll never rush you. Our goal is to put you at ease and ultimately, repair your damage quickly.

## **Avoid The Urge To DIY**

If you're in the unfortunate circumstance of having sustained major damage, like a hole in your roof, it can be tempting to take a do-it-yourself approach to make the necessary repairs. Avoid the temptation and work with an expert!

If done incorrectly or in an incomplete manner, DIY repairs can lead to even *more* damage in the long run. What's more, your insurance company may not agree to cover the costs of repairs you do yourself, leaving you to foot the entire bill.



**Beware of unscrupulous 'storm chasers,' who often prey on homeowners after a storm.**



# After A Storm Cont'd

## **Get A Full Understanding Of Your Damage**

Insurance companies don't stay in business by generously doling out cash. Their goal is settle claims as quickly and inexpensively as possible. That's why it's essential to get a full and accurate understanding of your damage to maximize your claim.

## **Deal With Your Insurance Company**

Dealing with your insurance company after a storm can feel like rubbing salt in a wound. It's complex, tiresome and frustrating! We'll take care of the legwork and assist you with filing, processing and following up on your claim and dealing with any issues that arise along the way.

# Call Us

At EZ Home Solutions, we're the experts in dealing with hail damage inspection and restoration in the Midwest. Call us today to schedule your free inspection at 877-345-3947, or learn more at [EZHomeSolutions.com](http://EZHomeSolutions.com)!



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