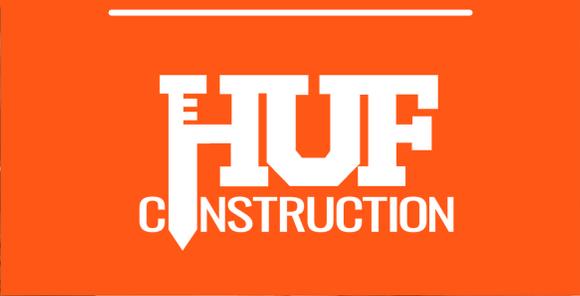




# HUF Hail Guide



# Hail Happens

Severe weather is just a fact of life in Texas.

Damage to a roof following severe wind, rain, or hail, can be an easy issue to ignore as it often isn't immediately noticeable. However, if left unchecked, small damage can compound into larger problems and more expensive repairs.

As a homeowner, it's important to know the steps to take after a hailstorm when you suspect there is damage to your home - preparation is key!

We've put together the following hail guide to make things much less daunting when severe weather strikes. This easy to follow guide will have you setup and ready to spring into action well ahead of the next inclement weather event in your area.

# Before the Storm

Review your homeowner's insurance policy and check your coverage. Gather a list of questions for your agent, and pay close attention to the following:

- Your deductible amount.
- ACV (actual cash value) policies. These types of policies often provide reduced coverage.
- Any cosmetic exclusions in your policy. These often don't pay for things like denting to metals (important if you have a metal roof).

This simple step can make all the difference when weather strikes.

# After the Storm

- Walk your property and take photos of all damage.
- Check for broken windows and skylights. Use a tarp or plywood as a temporary cover.
- Save several hail pieces in your freezer or take photos of them on the ground. This is great evidence to show your insurance adjuster.

# Research Roofing Companies

Never assume that the first company you come across is the best. Take your time in researching and finding the right company for the job through things like reviews, reputation, and project photos.

*Where do I look for roofing companies online?*

- Google
- Social Media (Facebook, Instagram, NextDoor)
- BBB (Better Business Bureau)

## Schedule an Inspection

There are several questions to ask a roofing company when setting up your inspection:

- *How long have you been in business locally?*
- *Do you have any recent references available?*
- *Do you have any industry certifications with shingle manufactures? If so, which one(s)?*

Remember that an inspection should be FREE - never pay for an inspection! Also, allow your roofing company to place a sign in your yard as they begin work in order to deter solicitors.

# File an Insurance Claim

If there is enough property damage after the storm, you'll need to start the claims process. Call your insurance company's claims hotline or your agent directly to get the ball rolling on an insurance claim.

## Meet the Adjuster

- Your preferred roofer should meet with the adjuster to walk the property and ensure nothing is missed.
- The adjuster will use an estimating software that reflects fair market pricing in your area. Your roofing company can (and should) review this estimate to confirm that all numbers are fair and accurate.

## Begin Work

After your preferred roofing company reviews the estimate from your insurance adjuster, it's time to sign the agreement with the company and begin work!

# **HUF** Handles It **CONSTRUCTION**

At HUF Construction, we are dedicated to completing high-quality roofing construction projects for Waxahachie, Ellis County, the greater DFW area, and the Permian Basin. We have handled thousands of insurance claims and understand the claims process inside and out.

Severe weather is no match for our extensive experience and craftsmanship. Don't let holes in your homeowner's policy keep you from fixing the holes in your roof - the experts at HUF Construction are here to assist!