

HOME SENSE

What to Know About Hail, Roof Damage and Common Scams

by Erie Insurance on May 8, 2020



A hailstorm just blew in through your neighborhood. Suddenly, there are people at your door telling you they can repair your home's damage quickly and easily. What would you do?

While some hail damage may be obvious, you can't always trust that someone showing up to your door has your best interests in mind.

The size and density of a hailstone will determine the severity of damage you'll find after a storm. While some hailstorms can cause severe damage to your car and home, others can leave little to no harm at all.

If you've recently battled a hailstorm, here is what you need to know about hail, roof damage, homeowners insurance (<https://www.erieinsurance.com/home-insurance>) and common scams.

WHAT SHOULD I DO AFTER A HAILSTORM?

When the storm has passed and it's safe to go outside, inspect any damage that may have occurred to your car or home. The Insurance Institute for Business & Home Safety (IBHS) (<https://ibhs.org/>) recommends contacting your insurance agent immediately if you suspect hail damage. Your ERIE agent knows the ins and outs of your specific policy and can help you determine whether you should file a claim to help cover the cost of repairs.

To help your agent, be sure to record the date and timeframe the storm occurred and take photos that can help support your claim.

For more hail safety tips, read our guide on what to do before, during and after a hail storm. (<https://www.erieinsurance.com/support-center/disaster-safety/hail-safety>)

COMMON SIGNS OF HAIL DAMAGE

You may spot hail damage in a few different places on your property including roof, siding, windows, outdoor furniture and vehicles. Damage can look different depending on the object.

Signs of hail damage to a car:

- Chipped or cracked windshield
- Dents on the roof or other areas of your vehicle
- Other dings or paint scratches

Signs of hail damage to a home:

- Dents in gutters or outside vents
- Chipped or cracked windows or skylights
- Damage appearing on one side of the roof
- "Bruises" or dark spots appear on shingles in a random pattern
- Curled or missing shingles (you may even see a few in your yard)

While some damage can be easy to spot, you may not always be able to see the damage hail has done to your roof.

An insurance adjuster knows the difference between roof damage from hail versus regular wear and tear. We recommend letting a trained and trusted professional up on your roof to check for any potential problems.

WHAT IS HAIL FRAUD?

Having to deal with weather damage is bad enough. Unfortunately, there can also be fraudulent roofing contractors that emerge after a storm, sometimes called “storm chasers.”

They often appear quickly after a storm and claim that your roof has been seriously damaged by wind and hail. Many “storm-chasing” contractors are transient, moving around the country following recent storm activity to increase their chance of landing a sale.

The IBHS and the National Insurance Crime Bureau (NICB) recently teamed up to offer this list of tips to spread awareness of roofing contractor fraud (<https://ibhs.org/ibhs-news-releases/nicb-and-ibhs-partner-to-combat-roofing-contractor-fraud/>).

WHAT ARE THE SIGNS OF HAIL FRAUD?

Storm chasers may point out pre-existing damage, create their own damage, or say that there is damage when there isn't. Here are some signs that you should think twice:

- **“Free” inspection:** Someone wise once said nothing good in life is free. While reputable contractors might offer free inspections with no strings attached, be cautious that some fraudsters might use this tactic to get on your roof and point out damage that isn't there. Worse, some might create their own damage.
- **They pressure you:** Those in the con business often pressure you to make a quick decision during a difficult or stressful time. Give yourself space and time to contact your insurance agent and make the right decision.
- **The contract has blanks:** Your contract should be detailed and include an estimate on cost, work schedules, payment schedules, listed contractors and more.
- **Upfront payment:** While it's reasonable for any contractor to ask for a down payment, fraudulent contractors often demand all or a large amount of the payment upfront. Sometimes, they'll take your cash and dash after performing shoddy work – or no work at all. Trustworthy contractors will often organize a payment schedule that works best with your schedule.

If you do find damage to your roof or other areas after a storm, a trustworthy

contractor will work with your insurance company to help fix the damage.

HIRING A CONTRACTOR AFTER A HAIL STORM

As you begin your search for a contractor, here are some tips:

- **Get multiple estimates.** Don't rely on a single estimate as being the one with the best price – or the best work. Do some research and get estimates from three to four different contractors.
- **Ask to see their license and proof of insurance.** Make sure both are real and up to date.
- **Ask for references.** Has this contractor worked on similar projects? Do their references speak highly of them?
- **Take the right steps.** Hiring a contractor can be stressful, especially when you've discovered some recent damage from a storm. Read through our full checklist of tips to consider when hiring a contractor. (</blog/hiring-a-contractor>)

DOES MY HOMEOWNERS INSURANCE COVER HAIL DAMAGE?

The average cost for a hail damage claim can average about \$15,000 – which varies based on how long the storm was, the size of the hail and the amount of damage it caused. Generally speaking, most homeowners insurance (<https://www.erieinsurance.com/home-insurance>) policies cover damage from hail and wind caused by storms. Coverage can vary, however, for example, manufacturing defects that existed prior to the storm might not be covered under a hail damage claim. Check with your insurance agent about the specifics of your policy.

Uncertainty is part of life, but that's why you have insurance. Talk to an insurance professional like your local Erie Insurance agent (<https://www.erieinsurance.com/find-an-insurance-agent>). They can tell you more about the options ERIE offers and help you get you a free quote customized for your home.

This story was originally posted in 2014. It was updated with new information in 2020.



RELATED STORIES