

Common hail questions answered.

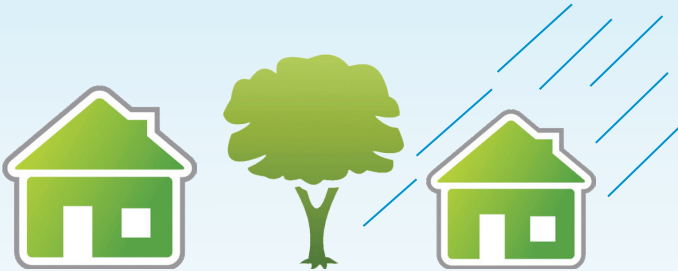
Are all houses affected the same way by hail?
Even next door neighbors can be impacted differently by hail. Variables include:

Number, size and hardness of the hailstones



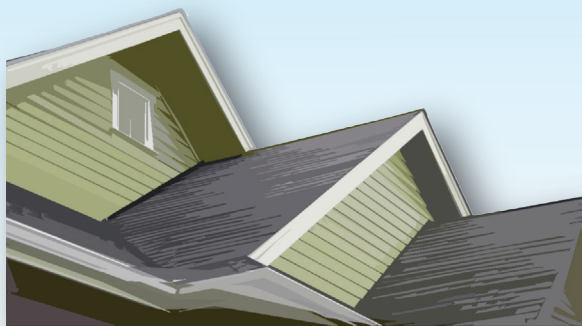
Hailstones can vary tremendously within a small locality.

Velocity and direction of the wind



Your property may be shielded from hail depending on the direction of the wind.

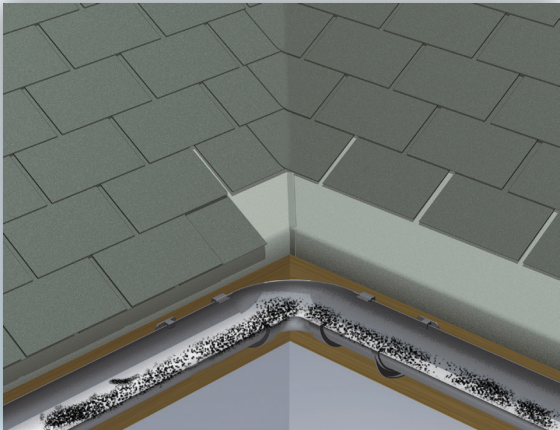
Pitch, condition and age of the roof



The steeper the roof's pitch, the less damage expected.

Is it normal to have granules from my roof shingles in the gutter and on my driveway?

The normal weathering process of composition roofing causes most granule loss.



Can individual shingles be repaired?

A reputable roofing contractor can remove individual roofing shingles and replace them with new shingles.

Largest hail ever recorded was in Vivian, SD in 2010 - 8.0 inches in diameter and weighed nearly 2 pounds, with a circumference of over 19".
(NOAA.gov)

How can I prevent further damage after hail?



- Cover broken windows as soon as possible (ideally with tarp or plastic).
- Openings in the roof and siding from hail are rare, but if they do occur, keep your personal safety in mind and attempt to close only if it can be done safely.
- Call your insurance agent as soon as possible (or call State Auto at 800-766-1853).
- Your insurance policy will likely cover the cost of emergency repairs.
- Most homeowner policies have separate deductibles for wind and hail – check your policy or talk to your agent to be sure.

How should I choose a contractor?

- Check references.
- Be suspicious if a contractor tries to rush you.
- Be wary of unsolicited offers for repairs.
- Never pay up front.
- Consider obtaining comparative estimates from more than one contractor.
- Check for prior complaints with the Better Business Bureau or state attorney general's office.
- Have a detailed, written contract.
- Never sign a contract that includes blank spaces.
- Don't believe contractors who say they're endorsed by the government; FEMA doesn't endorse individual contractors.
- Avoid paying with cash so you have a record of your payments.

