



*Our goal here is simple. Let's cut through the confusion of filing a hail or storm damage claim so that you regain peace of mind.*



**9 Things  
To Know When**

# **Filing A Hail Claim On Your Home**

## Let's cut through the confusion of filing a hail or storm damage claim so that you regain peace of mind.

Hail and storm damage is the last thing anyone feels like dealing with. Believe me, I get it. Between work, family and other commitments, people today are busier than ever. This means when life hands you a damaged roof, you need it resolved stress-free.

Every homeowner deserves a reputable contractor that can navigate the world of storm damage claims. I encounter so many intimidated homeowners during this process. That's exactly why I created this guide. It's a process that has worked for thousands of homeowners like you.

My goal here is simple. Let's cut through the confusion of filing a hail or storm damage claim so that you regain peace of mind. This approach transforms a damaged house back into the cozy home you love.



**DJ Ficken**  
**Owner, FM Exteriors**





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**Before Doing Anything Else, First Inspect Your Home and Roof**

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**Hire One Contractor**

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**File A Claim With Your Insurance Company**

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**Have Your Contractor Present For The Insurance Adjuster's Assessment**

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**Evaluate Your Insurance Company's Summary**

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**Be Prepared For Supplements (If needed)**

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**Repair All Storm Damage**

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**Don't Be Surprised By Depreciation**

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**Pay Your Deductible**

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**PRO TIPS:**

Learn professional insights to help smooth out the process.



1



## Before Doing Anything Else, First Inspect Your Home and Roof

Taking the first step is often the hardest, but doing your due diligence will pay off in the long run. Just because your neighbor has hail damage, or already had a claim approved, does not always equal an approved claim. Weather is fickle. The slightest change in a storm could be the difference between major hail damage and nothing at all.



### PRO TIP:

Filing a claim and NOT having damage is still processed as a claim on your policy. Invite a qualified professional to inspect your home and offer a free assessment.



2



## Hire One Contractor

You have enough on your plate as it is. Don't take on the frustration and hassle of becoming your own general contractor. You deserve to have a stress-free resolution to your storm damage. Taking on the headache of managing many contractors, payments and local building codes will only increase the pain of storm damage repair.



### **PRO TIP:**

Hiring one contractor ensures you have one call to make if you have questions or need answers.



# 3



## File A Claim With Your Insurance Company

Once you have assessed the damage and have one contractor ready to complete the work, file a claim. Your insurance company will appoint an adjuster to assess your home's damage.



### PRO TIP:

Once you know your insurance adjusters day & time of arrival, provide this information to your contractor. Inform the adjuster you request your contractor to be present.



4



## Have Your Contractor Present For The Insurance Adjuster's Assessment

The adjuster is representing your insurance company during the assessment. Your licensed roofing contractor should be onsite representing your best interest too. This is the best time to discuss the approval of all needed repairs.



### **PRO TIP:**

Now is the time to make note and point out personal property damage to your insurance adjuster. (Outdoor furniture, hot tub cover, lawn ornaments, bar-b-q grill, landscape lighting, etc.)





## Evaluate Your Insurance Company's Summary

After the adjuster has seen the damage, your insurance company will provide you with a detailed list of repairs called a Summary of Dwelling. It's important that you review this with your licensed roofing contractor to ensure the report is comprehensive. They will correct any errors with the insurance company on your behalf.



### PRO TIP:

It's well worth the time and effort to do this review. In one year alone we discovered more than \$200,000 worth of damages that insurance companies did not include in this summary. One claim alone had \$9,000 in missed repair work!

**Once you've selected your licensed roofing contractor, getting many estimates may not prove helpful. Here's why:**

- If estimates come in under your summary of dwelling, contractors may be taking shortcuts in an attempt to earn your business.
- Coming in under the summary's budget only saves the insurance companies money, not you.
- Insurance companies pay fair market value for hail and all storm damage repairs.
- Working off the summary provided will ensure everything is done properly.

## 6



### **Be Prepared For Supplements (If needed)**

It's always possible that damage can go unnoticed during the assessment. Repairs can also become more extensive once work begins. In these cases, your licensed roofing contractor will file a *Supplement* with your insurance company on your behalf.



#### **PRO TIP:**

This is not a major issue. Requesting a supplement is routine practice. Your insurance company should pre-approve all supplements prior to repairs being made.





## Repair All Storm Damage

This is your best window of opportunity to repair all hail and storm damages. During a claim, your insurance company is compensating you for the repair work. If you opt not to address certain items in the *Summary of Dwelling* report, your insurance company may deny future repairs to that area. This will end up costing you more, in the long run, should more damage occur.



### PRO TIP:

If your contractor suggests not addressing all repair work, we recommend you find a new contractor.



## Don't Be Surprised By Depreciation

This insurance term describes the funds withheld until all repair work is complete. This often varies with each policy but factors in the current age of your home's roof and exterior.



### PRO TIP:

Here's an example: If your roof is less than six years old, an insurance company is likely to hold less money back compared to a roof that is twelve or more years old.



## Pay Your Deductible

Some dishonest contractors will offer to discount or waive your deductible altogether. We cannot urge you strongly enough to **run away from any company that offers this.** A *deductible* is an agreed-upon amount that is inside your insurance policy. It's completely understandable to want to save money, but waiving your deductible is actually considered an act of insurance fraud.



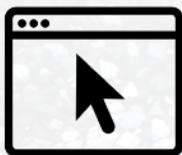
### PRO TIP:

Even homeowners who are unaware that this practice is illegal will still be charged with insurance fraud. Find a reputable, licensed roofing contractor that will steer you clear of shady practices like this.

## Schedule An Appointment

Even though dealing with storm damage is intimidating, it doesn't have to be a hassle. We have worked with thousands of homeowners like you. Over the last twenty years, we've seen smiles return to homeowners faces after the storm has passed. If you think your home has incurred hail or storm damage, please contact my team. We will schedule a free appointment to assess the damage and walk with you through the process of filing a claim. Hail and storm damage is the last thing anyone feels like dealing with.

Having a reputable contractor who can navigate the world of storm damage claims is something every person deserves. Stop worrying about the extent of damage to your home and get your peace of mind back.



**Schedule An  
Appointment:**

[fmexteriorsstl.com](http://fmexteriorsstl.com)



**Phone Number:**

Illinois: 618-628-1984  
Missouri: 314-632-6723



**Address:**

715 Lakepointe Centre Dr  
STE 127  
O'Fallon, IL 62269-3065





*"I will definitely be using these folks again. Excellent customer service. Job completed within a very short time at a very good price."*



**Robert**  
**St Louis Home Owner**