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## **Hail Yes, You May Have Roof Damage**

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As the ominous clouds built over Wellington and the surrounding areas on June 19, residents and their insurance companies braced themselves for the worst. The massive storm unleashed golf ball sized hail which damaged roofs, and left holes in windows, screens, fencing and gutters.

Neighborhoods throughout Wellington and areas along County Road 70 were decimated and few roofs made it through unscathed. According to Jim VanDress of Partners Roofing in Wellington, every roof that he has looked in the Buffalo Creek neighborhood needs a full roof replacement.

If you live in this area and have not contacted your insurance company, stop reading and call them right now. Your insurance company will recommend that you contact a roofing company to confirm there is damage before initiating a claim. Often times your insurance company will have established relationships with roofing contractors. If not, be sure to use a reputable, local company who is licensed and insured and has references you can speak with.

If the roofing contractor confirms you have damage, the next step is to schedule an insurance adjuster to visit your property. The adjuster will inspect the property for any hail damage. It is important to understand how your insurance company will handle the claim, as we have seen claims paid out differently. Some companies will pay the actual cost of the damage less your deductible. Others will pay the actual cost less depreciation for the age of the roof. In this case, once the work is complete, you can submit paid receipts to obtain the difference in cost. If you have a mortgage, the claim check will be made to you and your mortgage company. Each mortgage company has a process to endorse the claim check. Sometimes this process involves cooperation from your roofing contractor.

Consider the following tips when replacing your roof. Insurance companies recommend using Impact Resistant Class 4 shingles. This will not only lower your home owner's insurance costs, it will help with your future insurability. Also, make certain your contractor pulls a proper building permit for the roof and works to complete a final inspection and sign off on the building permit. Don't forget to contact your Home Owner's Association as you may need approval before replacing your roof.



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