

Now that spring has sprung and our weather begins to turn from wind and snowfall to wind and rainfall with a few intense hail storms, keep in mind the majority of storm damage will be dealt to roofs, siding, fascia, windows and gutter as well as vehicles.

Filing a prompt claim will cut down on the time it takes for the paperwork associated with the repair process to be completed leading to a quicker resolution as storms can easily affect many hundreds or even thousands of homes causing a bottleneck of paperwork. Also many contractors are busy with insurance claims into fall and depending on the volume of claims possibly winter.

Most insurance companies require the homeowner to pursue and submit 3 estimates. The insurance company uses the estimates for an overall idea of what a fair cost to replace the damaged material is then allocate the amount necessary. If the cost of damage is less than the deductible it will be an out of pocket expense for the homeowner. The homeowner is usually responsible for scheduling the contractor.

Check with your insurance agent for details pertaining to your auto and home policy including coverage limits, what is covered, how the payment or reimbursement for the work will be handled and what the deductible amount is as this is your responsibility and can affect the claim process.

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