

## FOR IMMEDIATE RELEASE

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### [Choose a Local Contractor for Hail Storm Damage Repairs](#)

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#### NAVIGATING HAIL STORM DAMAGE

When a hail storm tracks directly towards a densely populated urban area, there is often an immediate threat to the safety of individuals in the storm. But once the clouds pass and the initial property inspection is complete, many homeowners find themselves in a vulnerable position as they try to navigate the insurance and contractor claim/contract process. Hail storm damage is big business in the Midwest, and many contractors have embraced business as nomadic storm chasers following catastrophic loss hail storm damage events.

Hail events like the [one occurring in Madison](#) on September 19, 2016, historically a rare occurrence, have now become the norm. This storm is the fifth catastrophic hail storm event to hit Madison since 2006. A catastrophic event occurs when more than 10,000 properties were affected with losses from a single storm event. Insurance companies use this as a litmus test for staffing and processing of insurance claims. Special storm adjuster teams are sent in to quickly process claims.

When a storm takes on catastrophe status, it is an immediate signal for out-of-state storm chasers that the area is ripe with insurance money. Because of the massive influx of contractors, many homeowners are usually greeted with a knock on the door for someone looking to replace their roof. It is a practice that many storm chasing contractors use to take advantage of homeowners by “simplifying the process” with “free inspections, just sign here”, promises of deductible kickbacks or worse, contractor abandonment.

To be clear, just because someone knocks on your door doesn’t mean they are a bad company. The important thing is that you do some homework researching the company before you sign a contract. Visit the [Better Business Bureau](#) website. Check [Google Reviews](#). See if they are a [registered corporation](#) in the State of Wisconsin. Verify that they can obtain a building permit as a [Wisconsin Dwelling Contractor](#). Get a list of addresses where they’ve completed projects and drive by to evaluate the work. Check to see if they’ve pulled a permit with the [City of Madison](#).

#### Reasons for Working with a Local Contractor

I recommend working with a local contractor for all replacement or repair projects. Below is a list of the benefits of working with a local construction contractors.

- Licensed in the State of Wisconsin
- Money Remains in Local Economy
- Warranty Coverage
- OSHA Compliance for Fall Safety
- Verifiable and Accountable

#### Types of Hail Storm Damage

Areas of house often affected by hail storms could range from vehicles to windows and roofing. A thorough inspection is required to verify any damage. Sometimes the damage is only on a portion of the siding or a specific area of the roof. Be sure to get a full report from an insurance adjuster before signing anything with a contractor. Here are some common areas affected by hail storms:

- Asphalt Roofing Shingles

- Metal Roofing
- Vinyl and Aluminum Siding
- Gutters and Downspouts
- Gutter Covers
- Metal-clad Windows
- Chimney flashing
- Metal Fascia and Window Trim Cladding
- Wooden Decks
- Solar Panels

## THE HAIL STORM DAMAGE REPAIR PROCESS

In my time working with several roofing companies as they navigated through several hail storm damage events, initial phone calls are mostly people looking for guidance on what to do first. Here's are the steps I recommend.

### Call Your Insurance Company

If your home experienced hail impacts from hail larger than 1.5" in diameter (about the size of a golf ball) you should call your insurance agent and let them know. The insurance company should assess the exterior of your home and determine if there is any damage. If damage is found, the adjuster will put together a list of repairs and an approximate insurance claim amount required to complete the project. Many insurance companies use an insurance software program called Xactimate to estimate a hail storm damage claim. Oftentimes, this program will dictate the exact amount for a claim in non-negotiable terms for a contractor. A sort of take it or leave it model for claim settlements. Here's a [quick video](#) about American Family Insurance's claim process.

### Call A Contractor

Many insurance companies do not have recommended contractors for repair services for storm events. You'll need to talk with friends, co-workers, or neighbors to gather recommendations for repair service providers. I recommend local professionals affiliated with an organization like the National Association of the Remodeling Industry ([NARIMadison.org](http://NARIMadison.org)). They will come out to your home to inspect the project. It's helpful if you share the information provided by your insurance company because it will list the actual project scope and insurance settlement amount. Some homeowners are reluctant to share this information, but ultimately, the project amount is a transaction between the insurance company and the contractor. It isn't the homeowner's responsibility to decide what the insurance company is covering.

### Negotiations

Sometimes there are items overlooked, mis-measured, or omitted from the adjustment. Historically, contractors could negotiate directly with insurance adjusters without the permission of the homeowner. In the wake of recent hail storms, Wisconsin [implemented a set of laws](#) intended to protect homeowners from unscrupulous contractors. One of the major changes was that contractors can't represent or negotiate with the homeowner's insurance company on behalf of the customer. The homeowner must be involved or apprised to any conversations about damage or costs associated with repairs.

### Sign a Hail Storm Damage Contract

Once the damage scope and settlement amount is agreed upon, be sure to sign a contract with contractor. The insurance company will likely ask for you to submit it to them for assurance that the work is planned to be performed in the near term.

### Project Completion

Once the project is completed, you'll be asked to provide a completion certificate from the contractor to the insurance company as proof the hail storm damage repair actually occurred. At this time, the insurance company may do a re-inspection of the project or they may simply issue a final check and close the claim.

The intimidation of a repair project can overwhelm a lot of homeowners. One simple word of advice, courtesy of Aaron Rodgers, is to R-E-L-A-X. Don't feel like you have to do something immediately. Most storm claims do not require immediate repairs. Be patient. Do not enter into anything you feel pressured to do. Do research. Consider a respectable, local NARI professional committed to a code of ethics and Remodeling Done Right.

References for this post:

[Code of Ethics](#) from NARI

[Storm Chasers](#) article from the Minneapolis Star Tribune

[Hail Storm Damage](#) article from the National Storm Damage Center

[Storm Map](#) from [www.StormerSite.com](http://www.StormerSite.com)

#### ABOUT THE AUTHOR

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**About NARI:** The National Association of the Remodeling Industry (NARI) is the premier association of remodeling professionals and industry experts dedicated to advancing the professionalism of the remodeling industry and educating the public on the benefits of using a qualified professional. NARI has 6,000 member contractors, suppliers and service providers and 52 chapters across the U.S.