



# National Storm Damage Center



## STORM DAMAGE & INSURANCE FAQs

### **Q: Are all homeowners insurance policies the same?**

A: There are many different types of insurance policies. Levels of coverage, exclusions and limits of liability vary greatly. Some policies provide basic coverage, while others offer broad coverage and high levels of protection.

### **Q: Does my homeowners insurance cover all types of storm damage?**

A: It depends on your policy. Most homeowners insurance policies cover storms including hail, tornado and wind damage. But, floods and earthquakes usually require additional coverage. It is always smart to check your policy to see exactly what is covered.

### **Q: Is replacement cost the same as the sale price of my home?**

A: Not necessarily. The replacement cost is the actual cost to rebuild your home in the event it is completely destroyed, which may be more or less than the market value, or sale price.

### **Q: What does a homeowners insurance policy cover?**

A: Homeowners insurance covers the repair or replacement of your home and its contents up to defined limits. Your policy may also include a liability policy, which protects you in the event someone is injured on your property due to your negligence.

### **Q: What are the various types of coverage included in a homeowners policy?**

A: To determine the types of coverage you have, check the declarations page of your insurance policy. Types of coverage are as follows:

- Coverage A - Damage to your home
- Coverage B - Damage to other structures including garage, deck or swimming pool
- Coverage C - Loss or damage to the contents of your home
- Coverage D - Loss of use in case your home is not inhabitable
- Coverage E - Personal liability to third parties
- Coverage F - Medical payments to third parties

### **Q: Who pays for living expenses when my home is being repaired after a storm?**

A: Your insurance company will pay for loss of use, in the case that your home is uninhabitable after it has been damaged by a storm, up to applicable limits.

### **Q: Does my policy cover tornado, wind and hail damage?**

A: Most standard homeowners insurance policies cover damage done by tornado, windstorms and hailstorms. Check your policy for limits and details.

**Q: What is not covered by homeowners insurance?**

A: Earthquakes, floods and other named exclusions and usually require separate coverage. Normal wear and tear and poor maintenance is not covered by insurance.

**Q: Will my insurance cover the cost of tree removal after a severe storm?**

A: Most policies cover the cost of tree removal after a storm, however, you should check your policy. Some insurance companies require a separate tree removal policy.

**Q: Will my homeowners insurance cover damage to cars on my property?**

A: No. Damage to your car is not covered by your homeowners policy, even if a tree on your property falls and damages your car. Damage to your car is covered by your comprehensive auto insurance policy.

**Q: If I file a storm damage claim, will my premiums go up?**

A: In most states, insurance companies are prohibited from singling out any one homeowner for a rate increase based on an act of God damage claim, which includes hail, wind, tornado and hurricane storm damage claims..

**Q: My home is fairly new. Won't my homebuilder's warranty cover the repairs?**

A: No. Storm damage is almost always a named exclusion in manufacturer, homebuilder and contractor warranties, which are designed to cover problems with materials and workmanship, not storm damage, or factors beyond control.

**Q: I think my home has been damaged by a storm. What should I do?**

A: You should have a full property damage inspection performed by a certified contractor who will work with your insurance company to ensure you are fairly represented.

**Q: How much will it cost to fix my home?**

A: The cost to repair your home can vary, depending on the extent of the damage, cost of materials and cost of quality installation by a reputable contractor. If you are filing an insurance claim, make sure to choose an experienced storm restoration contractor who is committed to quality workmanship and preserving your home's value.

**Q: Why should I get my home inspected for storm damage?**

A: Peace of mind. If your home is damaged, you may have a short time to file an insurance claim. Since your insurance company limits the amount of time you have to file a claim it is important to get your claim approved and repairs scheduled as soon as possible.

**Q: Should I hire the cheapest contractor to fix my home?**

A: If your insurance company is paying for your repairs, it is in your best interest to hire a contractor who will provide quality service, workmanship, materials and a good warranty.

**Q: I've heard some contractors pay insurance deductibles? Is this true?**

A: Many contractors offer special programs to help homeowners limit out of pocket expenses. Ask your contractor about the programs they offer to help cover the cost of your deductible.

**Q: My contractor asked me to sign a contingency agreement? What's this?**

A: A contingency agreement typically includes two parts, an inspection agreement, which gives the contractor permission to request an inspection from your insurance company and a work-order agreement, which obligates you to use that contractor to perform your repairs if damage is confirmed. If you just want an estimate, you should only sign the inspection agreement.

**Q: How long can I file an insurance claim after the storm?**

A: The time you have to file an insurance claim varies by insurance company, but as a general rule, most insurance companies require you to file within 12-24 months. It is a good idea to contact your insurance agent, or an NSDC certified contractor for details on your specific policy.

**Q: My insurance company denied my claim. Is there anything I can do?**

A: You can request 3 separate inspections and re-file a claim that has been denied. Make sure your contractor is present during your next inspection. An experienced contractor can often help get your claim approved, even if it has been denied previously.

**Q: Several of my neighbors are getting their roof replaced, should I get my home inspected?**

A: Yes. If your neighbors have storm damage and are getting their roof repaired or replaced, chances are very good you have storm damage as well.

**Q: How can I tell if my home has sustained hail damage?**

A: You may notice small dents on rain gutters or air conditioning units, missing or bent shingles, washout (granules accumulating in gutters or downspouts), moist areas on your ceiling indicating leaks, cracks or dents in windows or siding, shredded plants and flowers, leaves knocked off trees and dents in cars parked on the street. If any of your neighbors are having repairs done, chances are your property is damaged as well.

**Q: What does a hail hit look like on an asphalt roof?**

A: A hail hit on asphalt shingles looks like a dark spot, or bruise, where the roofing granules have been knocked away. In some cases you may find holes, cracking, or missing shingles on roofs that have been damaged by hail.

**Q: My home was hit by hail, but I don't see any damage. What should I do?**

A: It can be difficult to identify signs of hail damage. Rely on a trained professional to perform a full property inspection and look for leaks, flooding, structural damage and serious issues.

**Q: What are the risks of not fixing a hail damaged roof?**

A: The most common problems associated with hail damage are leaking water and flooding. Over time, water leaks through tiny holes in your roof and causes serious issues including water damage, mold and structural damage, including roof collapse.

**Q: My roof has sustained storm damage. Can I just fix it myself?**

A: If your home has been damaged by a storm and you are filing an insurance claim to pay for the repairs, there is no advantage to doing the work yourself. Hire a reputable contractor, with insurance claims experience that is committed to quality workmanship.

**Q: Can storm damage impact the value of my home?**

A: Yes. If you plan to sell your home in the future, it is critical to address storm damage issues immediately. Many homeowners are shocked to learn they have costly storm damage to fix, years after the time to file an insurance claim has expired.

**Q: Do I need to get my roof replaced right away?**

A: The devastating nature of hail damage is you might not start experiencing problems, such as leaking, mold, or structural damage right away. But, because most insurance companies limit the time you can file a claim, it is important to get your roof fixed immediately, before your time to file a claim expires.

**Q: Why would my insurance company pay to fix my home?**

A: The purpose of your homeowners insurance is to protect your home against losses that affect the value, functionality and safety of your home. If your home has sustained storm damage, your insurance company will provide compensation to have your property restored to its original condition before the storm.