



FARMERS UNION MUTUAL INSURANCE COMPANY
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Hail Tip Sheet

We have hail damage, so what happens now?

Your Property...

Studies have shown that generally, hail must be 1 ¼ inches in diameter (Half-Dollar size) before it causes damage to heavy composite shingles or wood shake shingles. Lightweight composite shingles may show damage after being struck by 1-inch diameter (Quarter size) hail. Usually only older composite shingles will show hail damage due to hail less than 1 inch in diameter, and the hail generally must be more than ¾ inch in diameter (Dime size).

- Check the trees, shrubs, and plants around your house. If they are stripped of their foliage, there is a possibility your roof is damaged. You should also check for roof damage if patio covers, screens, or soft aluminum roof vents are dented.
- Check your car for dents and broken or cracked glass.
- If safe to do so...Cover any broken windows and holes in your roof so that no water can enter and damage your home's interior.

Your Claim...

- Please take all reasonable measures to protect your property. Have your roof tarped (in any area that is leaking) to prevent additional water damage.
- Make only temporary repairs. Your adjuster needs to look at the damage before permanent repairs can be authorized.
- Your adjuster will contact you shortly. If the storm was wide spread, we may have a large number of our policyholders who need assistance. We appreciate your patience.

Your Repair Company...

- Allow only your insurance adjuster and the roofer you have selected to get up on your roof. Each time someone walks on it, more damage can occur.
- Be wary of out-of-town roofers who move into an area and set up shop following a storm. While most firms are reputable, some have collected money from homeowners and moved on to the next storm site without paying suppliers.
- Select a company with established credibility and local references.
- Be sure the roofers have workers compensation and liability insurance. If they don't, you may be held liable if one of the workers is injured or if they damage a neighbor's property.

As we work with you in the upcoming weeks, please feel free to ask questions and express all of your concerns. Thank you for insuring your property with Farmers Union Mutual.

We look forward to helping you.

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