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Sally's Blog

How to handle hail damage claims

The May storm that shattered windows and damaged cars and homes along the Front Range made history. Colorado's most expensive insured catastrophe resulted in a record \$1.4 billion in insurance claims according to the Rocky Mountain Insurance Information Association.

None of this is news to those of you whose car and/or home incurred damage. The storm was epic in scope and destruction. More than two months later, the demand for repairs continues—and will for months to come.



The May 8th storm kicked off the hail season with a vengeance but we're not out of the woods yet. Hail storms happen regularly during the dog days of summer. Best to be prepared.

Mind these tips if hail strikes your car or home:

- Cars with broken windows are not safe to drive.
- If windows are broken, board them up immediately to prevent further damage.
- Take photos of the damage for your records.
- If you live in an area hit with hail, roofers will come knocking. Use only local certified roofers. Check the Better Business Bureau for warnings.
- Remember to work closely with your agent and your adjuster. With widespread, damaging storms, the process takes time.

In the event of a hailstorm, call or email your agent to file a claim and begin the claims process. If your car is damaged, be sure to include your location when you were hit. Claims forms can be downloaded off the website for most carriers, including State Auto, Safeco, Travelers and Acuity. As always, call (303-768-0000) or email (sally@sallytaylorinsurance.com) with any questions or concerns. ppy to review your policy, or talk with you about adding fire protection, including seasonal property insurance. Give us a call.

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