

# The Sally Taylor Insurance Group

*Let us do your insurance shopping*



## Sally's Blog

### Hail damage this summer? Get that roof repaired

We didn't incur the catastrophic hail damage of 2017 this summer, but a handful of neighborhoods in metro Denver were hit. If you're one of those homeowners, arrange for a reputable roofer to assess your roof for damage. Ignoring the damage now can cause headaches down the road.



#### Here's why:

Depending on your home insurance carrier, you have one year, sometimes two, to file an insurance claim for hail damage. Let's say you're hit with hail but skip the roof inspection and miss the window to file a claim. Three years from now, you put your house on the market. An inspection reveals hail damage to your roof. Your buyer won't agree to the deal unless you spring for a new roof. You're out the expense of the roof or stand to lose the sale.

#### Get your roof inspected if you suspect hail damage

If a hailstorm hit your neighborhood this summer, save yourself a potential hassle down the road. Arrange for a reputable roofer to inspect your roof. Technically, hail season ends in Colorado in mid-September. With the sketchy weather patterns we've seen in recent years, hail season could extend into late September or even early October. Regardless when the storm occurs, the message is the same: get your roof inspected. If there's substantial damage, file a claim within 12 months of the storm date.

#### Your roof is hit a second time

Here's another scenario to keep in mind. Your roof is damaged by hail. You file a claim, collect the insurance money but don't replace the roof. If your roof is hit by hail a second time, insurance will not cover the second claim.

#### Advice for home buyers

Be sure to schedule a property inspection on the home you

intend to buy. A thorough home inspection protects you from incurring a damaged roof as well as a host of other repairs that can come with a resale property. Repairs or replacements are negotiated into the sale. A competent real estate agent is an excellent resource in the negotiation.

**Accurate information is your best friend when it comes to understanding insurance coverage, claims, and time limits. Give us a call if you have questions about your policy or need the name of a reputable roofer. We're here to help. Call Sally at (303) 768-0000 or send an email to [sally@sallytaylorinsurance.com](mailto:sally@sallytaylorinsurance.com).**

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Questions? I've got answers. (303) 768-0000