

FAQ' S

1. What is hail damage?

Hail from hailstorms come in different shapes, sizes and velocities. When these rock hard ice pellets hit your home, numerous hail damage patterns can be formed. Severe hailstorms can cause granular bareness on shingles, holes in your siding, or broken glass. In less volatile circumstances your shingles may become softened, your siding can become chipped, cracked or dented, and water leakage can form from compromised materials on the exterior of your home. This could threaten you and your family's comfort and safety.

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2. Do I need someone to inspect my home for hail damage?

It is highly recommended that you contact a hail damage specialist for a thorough damage inspection of your home. There are many types of damage that can only be detected by trained eyes. Ryan Roofing provides a no-obligation inspection for hail damage and can make recommendations regarding the best way to move forward.

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3. When is the right time to call a hail damage specialist?

It is important that you call a hail damage specialist immediately after your home is hit by a storm. This is especially important if you have insurance because all damage must be recorded and documented for claims.

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4. Do I still need a professional inspector even if I don't see any hail damage on my roof and siding?

Except in severe cases, hail damage to roofing and siding is very difficult to spot unless done by a hail damage specialist. Hail damage that is not obvious to the naked eye can be equally as dangerous as visible damage. When hail stones hit your roof, it causes a soft spot where the outer layer of granules will be very loose. Over time, the granules in these damaged spots will fall out, causing your roof to age and deteriorate drastically. This may also be true to siding and windows. Waiting will only worsen the damage, so call immediately for an inspection.

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5. Is hail damage covered by manufacturer's warranty?

Most manufacturers, home builders and home contractors do not include hail damage in their warranty.

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6. Is hail damage covered by homeowners insurance?

Yes. Hail damage is covered by most common home insurance policies (HO-3). The amount of your insurance will vary according to the terms of your policy. Most insurance companies don't want to give you a brand new roof. It is important that you have representation when dealing with your insurance company.

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7. What damages should I report to my insurance?

It is extremely important to properly inform your insurer of the full extent of the damage so they can accurately compensate for all losses covered.

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8. Can a hail damage specialist process my claims?

Yes. In most cases, the hail damage specialist at Ryan Roofing is allowed to represent the homeowner with their insurance company. In fact, we know exactly what insurance companies require and have the expertise to process the claims.

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9. Yes, to file a claim you must have documented hail damage.

The experienced staff at Ryan Roofing will do a very non-intrusive Hail Damage inspection to the premises: roof, gutters, and vents. After inspecting the roof, if our experienced technicians do not observe at the very minimum 8 "bruises" or impressions in a 10 square foot area that were the result of a recent Hail Storm. then we will tell you that we do not find hail damage and that there is no insurance claim. There is no incentive for us to waste our time or yours. The insurance company will always send out their Adjuster to inspect your roof, so there is no reason to try to be untruthful. Be very alert to any company that tries to push you into filing a claim regardless of the presence of visible roof damage. If you work with the experts at Ryan Roofing, the result can be an entire roof replacement for no other cost than your deductible, plywood not covered by the insurance company, upgrade(s), or any additional work that is not approved by the Homeowner's insurance company.

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10. No, you will not pay higher Insurance rates!

Most People are shocked to learn that acts of nature, like Hail Damage Claims absolutely do not cause an increase in insurance premiums. The reason being is that Hail damage is not under your control like a car accident might be according to insurers. The insurance rates for your city, county or even State might rise as a whole. Tornado damage, Hail Damage, and Wind Damage claims will not increase your rate by themselves being that they are all acts beyond your control.

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11. Claims filed by the policy holder are much less likely to be approved.

The insurance adjuster works for the insurance company and it is their job, for the insurance company, to make sure that they are paying out as little as possible for claims. This does not mean that if there is unavoidable proof of damage that they will not pay out, it simply means that unless they can be given clear evidence of hail damage they will deny the claim. Since most homeowners do not know what those signs are and how to identify them to the adjuster it is best to have one of our experienced, expert roofers with you to insure that the hail damage is clearly identified and documented with the adjuster so that your claim is approved. The angle, path, and direction of the hail matter in addition to the size and speed of the hail. If your residence or structure of any kind has a tall and/or high pitch roof the insurance adjuster will normally only use binoculars to view your roofing damage. Or they sometimes put up a ladder but in most cases is not viewing the roof in the same manner ... looking directly down to the surface as an experienced roofing professional.

If you have an experienced roofing professional present during adjuster inspection we can greatly increase the probability of your claim being approved by using pictures, of not only the roof, but also of the other damage present in vents, gutters, ac units, and even siding. Our experienced professionals use chalk circles to highlight the dings and dents. We also provide the insurance adjuster with the accurate dimensions and pitch of your roof to make sure the proper calculations for size and "squares" of your roof are given so that the proper cost is agreed upon. This is critical

when making sure you are being compensated appropriately for the claim.

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12. Free Roof Inspection by Expert Roofers.

We do not eyeball roofs from the ground our experienced roofers get up on the roof and thoroughly inspect for evidence of damage to your roof. We do not charge for our inspections whether we identify damage or not. Although we recommend that you stay on the ground for your own safety and leave the roofing inspection to experienced roofers, we do like for owners to be present during our inspection. We use our cameras to take pictures of your roof and then discuss our findings with you safely, back on the ground. Many times during a FREE inspection we may not find hail damage that we were called about but in some cases we will see normal roofing degradation that needs to be addressed before the roof begins to leak but we show the proof with photos.

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13. I can't file a claim because my roof is not leaking, can I?

Yes, you can file a claim without a leaking roof! Most people do not realize that there is only a small window of opportunity to make a claim for hail or storm damage after the storm occurs. If you wait more than 6 to 12 months when you might actually have a leak it will be a missed opportunity and could cost you a lot of money. Hail damage in most cases will not cause a leak right away so if you wait for the leak, you could be too late!

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14. Am I going to have to pay more than my deductible?

Maybe, maybe not. The only additional costs to you besides your deductible would be items not covered by your insurance company (e.g. rotted plywood or decking (not damaged by the storm), upgrade to a higher quality shingle, etc.). There is never any payment dispersed until the Adjuster has approved your claim. The Adjuster usually pays your claim in two installments - 1) Net Claim; 2) Total Recoverable Depreciation. Our total roof replacement comes with a 10 year transferable labor/leak warranty. Everything about your roofing job is always communicated to you either verbally or in writing. In essence, you will receive a new high quality roof, use our expertise to insure the claim is processed, and not incur a large out of pocket expense.

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15. Can I lose money filing on my own?

Yes- you can definitely lose money if you do not have an expert in roofing along with you when you work with the Insurance adjuster. One problem is that the adjuster might not properly calculate the size of the roof thereby underestimating the cost to replace you roof. Once a claim is submitted and processed it is much harder to go back and try to get the price corrected. Another problem can occur if the adjuster tries to deduct for the age of the roof when it is not as old as they may try to suggest. If this happens they will deduct for depreciation on the roof and again, you will not have all the monies you need to replace your damaged roof. Call Ryan Roofing and we will gladly provide you a FREE roofing consultation.

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16. What is Collateral Damage from a Hail Storm?

Collateral damage from hail includes damage to other parts of the roof, or home. Examples of collateral hail damage can be present in areas like gutters, vents, air conditioning units, siding, and even window screens. Sometimes the roof vents will be the first place that hail damage is noticed due to the soft material they are comprised of, aluminum. Sometimes an insurance adjuster can miss collateral damage and even hail damage on the roof due to the difference

in inspection techniques implored. Insure inspectors are not roofers. That is why it is best to have an experienced roofing professional from Ryan Roofing on hand to work with your insurance adjuster.

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17. How do I know that I am not being scammed?

1. Everything has to be approved by the Insurance adjuster.
2. There is no money paid out in advance.
3. There is no charge for the inspection. You pay nothing unless work is performed.
4. There was already confirmed Hail Storm of at least 1" diameter stones in your zip code by the National Weather Board.

Make sure that you are very careful to follow these items because there are scam artists in every industry and roofing is no different.

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18. My roof was old before the hail damage, does this matter?

It is our goal to work with you and your insurance adjuster to get you a new roof, regardless of the age of the roof and if hail damage has occurred and can be documented to get you a brand new roof with the only cost to you being your deductible.

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19. Hail happened in my neighborhood last year, what can I do?

It is always best to file your claim as soon as possible. Within two months is the best but we have worked with homeowners to have a claim approved that was over twelve months old. There are some insurers who try not to pay no matter the time frame but if damage is evident and documented you have a much better chance of having a new roof with the help of the experts at Ryan Roofing.