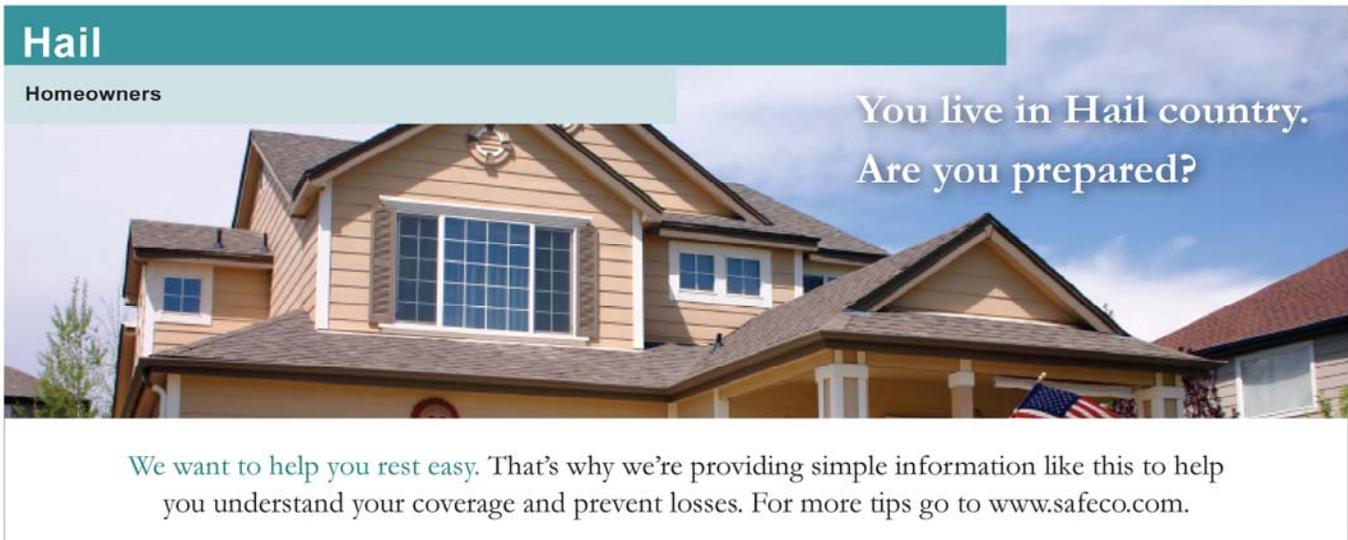


This article is brought to you by Safeco Insurance, one of the companies that Saylor Insurance represents. If you have storm damage, report it to your insurance company or to Saylor Insurance right away.



Hail
Homeowners

You live in Hail country.
Are you prepared?

We want to help you rest easy. That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to www.safeco.com.

Know what wind and hailstorms can do.

Hailstorms don't last long (six minutes is about average), but they pack a real punch. Every year, hail causes nearly \$1 billion in damages, mostly to repair roofs and cars.

What your insurance covers.

Your insurance policy typically covers the cost to repair these kinds of damages. However, your deductible does apply – and you may have a higher deductible for wind/hail damage. Make sure to check your policy to see what's covered and the deductible you've chosen.

Check your roof.

Roof damage is the most common problem that property owners face after a hailstorm. If you haven't taken a look at your roof in a while, now's the time. Repair or replace worn, curled or missing shingles. If your roof is aging, consider replacing it before hail season begins. Roof repairs today can help you avoid extensive, time-consuming clean-up later.

When storms hit, protect yourself ... and your car!

In severe storms, hailstones can be as big as a softball and fall at a speed of 50 to 100 miles an hour.

Stay indoors! Stay away from skylights and glass doors to avoid broken glass. If it is safe, close drapes, blinds or shades to prevent debris from blowing inside. If you can, park your car in the garage or other covered area.



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