

Spring is severe weather season in the heartland. What do you need to know if your property is damaged? This article from Safeco, one of the companies that we represent, gives an overview of where to start in the event of hail damage. If your coverage is through a different company, you can contact them directly using the “Our Companies” tab on our website.

I have hail damage.

What do I need to do?

Put safety first.

Windows are broken. Roofs and cars take a beating. High winds down trees and power lines.

When you survey your damage, remember that there may be broken glass, sharp objects and live wires. Wear proper shoes and gloves. Don't use rain-soaked electrical equipment. *Always make safety your first priority.*

Call 1-800-332-3226 to file your claim.

If you have hailstorm damage, report it to Safeco *as soon as possible*. During this first call, you should be ready to provide at least a general description of your damage. A representative will talk you through your claim, recording the details.

A claims professional will call you after you've reported your claim. Most of the time they are able to make contact within 72 hours. If you have serious damage, they will make every effort to get to you first.

Make temporary repairs.

If hail has caused damage to the roof of your property or your car, it is your responsibility to take action to avoid further damage.

If you can, cover broken windows and roofs with tarps or plywood to prevent water damage. Move wet items to drier ground and wash and dry whatever you can. If you're not sure it's safe for you to do the work, professionals can help. You'll usually find them listed under “contractors” or “water damage restoration” in your phone directory.

Make sure to save receipts from any temporary fixes as part of documenting your damage.

Review your insurance policy, so you know what's covered.

Your insurance policy typically covers the cost to repair common hail damage — including damage to roofs, walls and cars, and your inventory or belongings. However, your deductible does apply — and you may have a higher deductible for wind/hail damage on your policy. Check your policy to see what's covered and the deductible you've chosen. Reviewing your policy will help you prepare questions for your claims professional.

Document your damage.

As soon as you can, start making a list of items that were damaged in the hailstorm. A good, thorough list will help us process your claim faster. Document the damage with photos, video tapes, bills and receipts. In the meantime, don't throw out damaged items — especially expensive ones.

Your claims professional will advise you about any specific information we will need from you to process your claim so you can get started on permanent repairs.

Schedule permanent repairs.

Safeco requires you to wait until your claims professional has assessed your damage before you begin to make permanent repairs. However, we encourage you to schedule permanent repairs as soon as possible because contractors can be tough to schedule when storms hit town. Use a local, licensed, bonded and insured contractor, and check their references.

Understand your responsibility if you want to make upgrades.

Safeco will replace damaged items and materials of the same type and quality of the materials you're replacing. For example, if you have a fiberglass roof, we will pay to repair or replace damage with fiberglass materials — but we won't pay to replace it with expensive slate tile.

If damage is extensive, people sometimes decide to take the opportunity to upgrade their property with better or more expensive materials. Again, Safeco will only pay for replacing materials of the same type and quality. If you want to pay the additional expense to upgrade, you're certainly welcome to do that out of your personal budget.

Any time you make improvements to your property, talk to your agent to make sure you have enough insurance and to find out if you are eligible for discounts.

****Saylor Insurance Service, Inc.** is a local Independent and Trusted Choice® agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit **Saylor Insurance** at 21 Main Street, Sabetha, Kansas, inside the Morrill & Janes Bank Building, online at www.saylorinsurance.com, or call us at **785-284-3435** or toll free at **888-736-2265**.