

WHAT YOU NEED TO KNOW ABOUT HAIL DAMAGE



MERLIN
LAW GROUP



Statistics

- In 2023, there were five hail storms in the United States that passed NOAA's threshold for billion-dollar weather and climate disasters.³
- Hailstones range from about the size of a pea to grapefruit-sized and over.⁴
- The sort of hail you see in a typical severe thunderstorm falls at a speed of 25 to 40 mph. The strongest storms can produce hail that falls between 44 and 72 mph, but hailstones over 4 inches in diameter can reach speeds over 100mph.⁵
- The largest hailstone ever recovered in the U.S. fell in Vivian, South Dakota on June 23, 2010. It had a diameter of 8 inches and weighed just under 2 pounds (1 lb, 15 oz).⁶
- Hail can significantly damage your roof in a single storm once hailstones reach an inch or more in diameter, though lots of exposure to smaller stones can cause damage over time as well.⁷
- State Farm says it paid out over \$3.5 billion in hail claims in just 2022.⁸
- There were 6,962 severe hail events in the U.S. in 2023, according to NOAA. Of those events, 1,077 saw hailstones greater than 2 inches in diameter.⁹
- The five states that experienced the greatest number of major hail events in 2023 were:
 - Texas 1,123
 - Nebraska 486
 - Kansas 459
 - Colorado 400
 - Missouri 400¹⁰

See references on page 10.

Introduction

We've all heard that sound before. That strange, uncanny crackling noise when a rainstorm turns into hail and ice from the sky starts pelting your roof, your windows, your gutters, your siding – it's a sound that can quickly lead to dread for homeowners, especially when the hailstones grow larger. Suddenly, your house is under attack, as though a barrage of acorns or golf balls are raining down on your roof, each collision echoing through your home as your mind starts to race: "How bad will it be? How much will this cost me?"

When it comes to extreme weather events, hurricanes and tornadoes make the headlines, but hailstorms are responsible for billions of dollars in damages across the country. Insured losses due to hail in the U.S. typically range from about \$8 to \$14 billion per year,¹ though 2021 alone saw over \$16.5 billion in damages to over 6.8 million properties.²

This eBook shows you how best to protect and secure your property from hail damage, how to understand your coverage, and what to do if damage occurs.



Tips for Preventing Hail Damage

Obviously this option isn't available to everyone, but if you're building a home or you're getting your roof replaced due to age or general wear and tear, choose impact-resistant roofing materials.

For instance, asphalt shingles (which are very common in contemporary homes) are rated on the basis of their impact resistance, and the highest rating they can achieve is called Class 4. These shingles are typically made with polymer-modified asphalt that makes them more flexible and better able to withstand impacts. They're also reinforced with a thick polymer-based mesh that helps prevent cracking and splitting. Depending on the type of structure, other materials, such as slate and tile or steel and aluminum, can also provide significant protection from hail.

You can also help prevent hail damage by paying attention to the weather patterns in your area, since hail doesn't occur in a vacuum. It typically accompanies hurricanes, tornadoes, and other powerful wind storms. For that reason, you should always make sure to trim trees and shrubs on your property to reduce the damage that can be caused by falling limbs.

Bring outdoor furniture inside if you can, and cover it if you can't. Likewise with cars: Park them in a garage if you have access to one, and, if not, cover them with a tarp or anything you can find that helps lessen the impact.

Skylights and solar panels are particularly exposed to the threat of hail damage. Fortunately, retractable awnings and mesh screens can help keep these more delicate surfaces safe. Manufacturers also offer solar panels made from more impact-resistant materials, and skylights can be made from polycarbonate or tempered or laminated glass to bolster their resistance to damage.



The Importance of Home and Roof Inspections

Many insurance companies used to go out and conduct underwriting inspections when you first signed up as a new customer: An adjuster would take an initial survey of the state of your property before the insurance company approved your policy. This has become much more rare today, especially among major carriers and for low-premium policies. This newer way of doing things puts the burden on policyholders to establish a baseline for the condition of their property prior to a claim.

That's why it's critical to document the state of your property — and of your roof in particular. Be sure to keep records from your last home or property inspection, and if it's been more than a decade since your last one, be proactive and get a new inspection. A new home inspection costs a few hundred dollars, but it could save you tens of thousands down the road.

If you can, go with an insurance company that completes a thorough review of your property at inception and performs regular inspections on updates to the property. If your insurer doesn't suggest an underwriting inspection, request one. This way, either they conduct one, or there is a record of their refusal to do their due diligence.

Make an Inventory

Put together an inventory of your possessions while you're documenting your property. Make the list as thorough as possible and supplement it with photographs, receipts, and serial numbers when you can. High-value items, such as antiques in a home or heavy equipment in an office building, may warrant additional appraisals. Be particularly diligent about documenting the condition of property that's exposed to the elements: that includes your roof and the exterior of your home, obviously, but it also includes boats, cars, grills, detached garages, lawn furniture, gates, sheds, fences, gazebos, and outdoor structures of any kind.

Set aside time once a year to update your records so that they're current, and make sure to store them on the cloud or a remote server to ensure they're accessible and won't get lost or damaged in a disaster. If the process of keeping records feels too overwhelming, there are home inventory apps and software you can use. There are even professional inventory services if you're looking for particularly detailed and impartial documentation.



Knowing Your Policy

Types of Coverage

Discuss your policy with your insurance agent to determine the type of coverage you need and what you can afford. You should read your policy carefully to make sure you understand the causes of loss the policy insures, the types of property it covers, and any noteworthy exclusions to be on the lookout for.

Hail damage (as well as damage from the wind and rainstorms that accompany it) usually falls under the dwelling coverage in your homeowners insurance policy. But you also want **Personal Property coverage** (for the items within your home) and **Additional Living Expenses (ALE) coverage** (for costs that arise if you're forced to live somewhere else while your home is being repaired).

Obviously, every policy comes with a trade-off between the cost of your premiums and the level of risk the policyholder is willing to assume. Remember that most "all-risk" homeowners policies don't provide coverage for all risks. For example, a typical "all-risk" policy covers losses caused by hail damage but doesn't cover losses caused by flooding.

Ask Questions and Consult a Lawyer

Insurance policies are complicated legal documents, so it's always best to consult with a lawyer before signing on the dotted line. At the very least, don't be shy about asking questions when you're signing up for a new insurance policy. You should aim to get your agent to respond to

hypothetical scenarios clearly and plainly, then document their responses for your own records — ideally in an email — so there's a record of their acknowledgement. Ask them what the policy would cover if a giant hailstone punched a hole in your roof and water damage from the subsequent storm damaged your personal property. Ask them what the policy would cover if smaller hailstones left pits and dents all over your shingles but didn't cause any leaks. The more granular you can get with your questions, the better.

Cosmetic Damage Exclusions

One way some insurers have avoided paying out hail claims has been through exclusions for "cosmetic damage" — i.e., dents, scratches, or pitting that isn't bad enough to cause leaks or substantially affect the house's ability to withstand the elements.

These sorts of exclusions are often deeply buried in a policy's language, which is why it's always best to have a lawyer review your contract ahead of time. Policyholders shouldn't let their insurance companies off the hook for so-called cosmetic damage because:

- Part of the value of your home is cosmetic. Hail damage lowers the value of your property, even when it doesn't immediately lead to leaks.
- These damages might not immediately cause leaks, but they can weaken the roof overall, leading to worse damage over time.
- HOA bylaws may require you to repair hail damage, regardless of whether it's "merely cosmetic."



Understanding Coverage B

When you worry about hail damage, your thoughts naturally turn first to your house and your roof. But hail causes extensive damage to other structures on your property that fall under what's called Coverage B in your homeowners insurance policy. Coverage B applies to non-dwelling structures, such as fences, sheds, pools, detached garages, guest houses, gazebos, etc. Amounts can vary depending on your policy, but typically the limit for Coverage B is 10% of the limit for Coverage A (i.e., your main dwelling). So, for instance, if the limit for your Coverage A policy is \$480,000, the limit for Coverage B will be \$48,000.

Understanding Your Deductibles

You should also remember that a single policy can have varying deductibles for different causes of loss. While a policy might provide a fixed deductible for damage caused by fire, homeowners insurance policies typically have separate deductibles for wind and hail storms that are often listed as a certain percentage of the home value (often 1 to 5 percent) as opposed to a fixed-dollar amount. That means you could be responsible for paying anywhere from \$4,800 to \$24,000 on a \$480,000 house before your policy covers any additional damages. Repair and replacement costs for roofs vary widely depending on the size of a home, the materials involved, and the cost of labor, but *Forbes* estimates that full replacement cost for a roof is \$11,500 for an

average-sized American home and ranges from \$6,700 to \$80,000.¹¹ Depending on your home value, a policy with a high deductible for wind and hail storms could leave you on the hook for the full cost of replacing your roof.

Actual Cost Value (ACV) Versus Replacement Cost Value (RCV)

It's important to understand whether your policy covers the **Actual Cost Value (ACV)** or the **Replacement Cost Value (RCV)** of your losses. Let's review the difference, since the two coverage types have a significant impact on how much you might need to pay to repair or replace any damaged property.

- Replacement value coverage permits the policyholder to replace lost or damaged property with new property, regardless of the depreciation or any loss in value that objects suffer due to wear and tear. In other words, if a six-year-old roof is destroyed by hail, a replacement value policy covers the cost of a new roof in today's dollars.
- Actual cost value coverage provides the cash value of the roof at the time of the loss (i.e., the original cost minus however many years of depreciation). Actual cash value policies are typically more affordable than replacement cost policies; however, this is because they cover less, which can mean you pay more in a deductible before your insurance kicks in.



How To Document the Damage

Truly severe hail and windstorms leave no doubt that your home has been damaged. But when it comes to most hail, it can be hard to assess just how much damage has been done, especially if there aren't any immediate, obvious leaks.

Here are some guidelines on how to document the damage.

Take Detailed Photographs

It's essential to photograph the damage hail did to your property. If you can do so safely, take photos before you begin clean-up or basic repairs. Take as many photos as you can, and take them during different times of day. (Trust us, the first time you attempt to photograph a dent is the day you start to understand the importance of light and shadow.) Damage that might be apparent in person might not be readily visible in a wide-angle photo at midday, but when the sun is lower in the sky and the light hits the shingles just right, suddenly a photograph could show dents and cracks all over the structure you couldn't capture the first time. Plus, returning to take more photos gives you the chance to notice more damage than you did on your first inspection.

Thorough documentation can help expedite your claim once you submit it. Even if it doesn't, photographs are useful for reference if you need to appeal a decision, and they demonstrate due diligence on your part.

Stay Safe While Checking Your Roof

Checking your roof for damage is innately more difficult than checking other parts of your home because of the risk involved. Here are some recommendations for staying safe.

- As best you can, use binoculars or a camera with a zoom lens to inspect the roof from the ground. Look for missing, cracked, or dented shingles, granules or debris in your gutters, or damage to flashing around chimneys, vents, and/or skylights.
- Look for signs of damage from inside your home. Check your attic and ceilings for water stains, leaks, or other signs of damage. This can give you an indication of where to focus your inspection from the ground.
- If you suspect significant damage but you're unsure of what to look for, hiring a professional roof inspector is the safest and most reliable way to assess your roof's condition.
- Don't go up on the roof yourself unless you have experience. When in doubt, it's best to leave roof inspections to trained professionals who are equipped to do them safely. If you must go on the roof, take these precautions:
 - Never go up on your roof immediately after a storm while it's still wet or, even worse, icy. Wait until the weather has fully cleared and the roof is dry.
 - Ensure a sturdy ladder is properly secured and positioned on level ground. It should extend at least 3 feet beyond the roof edge. Have someone hold the ladder for stability.
 - Always have someone with you who can call for assistance if needed and who can spot you while you're on the ladder.
 - Wear rubber-soled shoes for better traction.
 - Work slowly and deliberately, avoiding sudden movements. Stay on the sturdiest parts of the roof, typically near the eaves and over rafters.
 - Be aware of power lines and other hazards.



What To Do When You File a Claim

When your house has been damaged in a storm — especially when it's been damaged in a way that's leading to active leaks or further water damage — your instinct is to move quickly to protect your home. However, you need to balance the urgency of the repairs against the need to document the damage for your records. That's why it's important to initiate the claim process as quickly as possible, but only make critical temporary or emergency repairs until your insurance company's adjusters have inspected the damage in person.

How To Work With Adjusters

When your insurance company's adjuster arrives, make sure you follow them around as they document the damage to your property. Point out everything you can, and if they're unable or unwilling to document parts of the property, follow up with an email afterwards, making note of what they did and didn't do.

This is particularly important when it comes to roofs. An adjuster may survey the damage to your home from the ground level without getting up on a ladder to check it out in detail. Encourage them to go on the roof to inspect the damage more closely, and if they won't or are unable, make a note of that, and send the company an email to note that fact for your records. Keep notes of any promises they make or estimates they give, then communicate that information back to the company in another email.

It's also important that you, as the policyholder, stay involved with the claim. If the repair work is being done

by a contractor that's filing for repayment on your behalf, don't leave the work all to the contractor. Make sure that you stay involved in the process. Get your contractors to take before-and-after photos of the work they perform, or take those photos yourself. You don't want your understandable haste to perform repairs to eliminate evidence of the damage that was done.

Vet Your Contractors

It's important to carefully research and vet the contractors you hire. When hiring these professionals, be sure to research their online ratings, credentials, and verify that they're licensed (if required) and insured. (Roof contractor licensing requirements differ from state to state and can vary depending on the value of the projects they take on and the types of materials they work with.) A properly licensed and registered contractor, especially those that are locally owned and operated or have experience in your market, are the most capable to inform you of local building code requirements, city ordinances, permit requirements, warranty information on the roofing products, etc.

You may encounter roofing contractors or others offering to waive your deductible as part of a sales pitch. We cannot stress this enough: Stay away from these contractors, as they are setting themselves and you up for potentially fraudulent activity. This is why we recommend only working with licensed and insured professionals. **Never agree to do business with someone who offers to waive your deductible or promises a rebate because it may result in insurance fraud and invalidate your claim.**



What To Do if Your Claim Is Denied

Here are some common ways insurance companies avoid paying out hail claims:

- **Claiming pre-existing damage.** Insurance companies might argue that the damage was already present before the hailstorm, due to wear and tear or a previous event. They might use photos or reports from previous inspections to support this claim. This is why it's critical to make sure your records are always as up to date as possible and why you should always file a claim for damaging events, even if they're allegedly "cosmetic."
- **Blaming the homeowner for the damage.** Insurance companies might claim that the homeowner failed to properly maintain the roof or that the damage was caused by something else, such as wind or debris.
- **Underestimating repair costs.** Adjusters might offer a lower estimate for repairs, using cheaper materials or labor costs. They might also argue that a full roof replacement isn't necessary, even when it is.

- **Delaying the claims process.** By delaying inspections, the processing of paperwork, or issuing of payments, insurers hope you get frustrated and accept a lower settlement.
- **Claiming lack of documentation.** If you can't provide photos, videos, receipts, or a detailed home inventory, your claim could be denied or reduced on the grounds that there isn't sufficient evidence for your claim.
- **Claiming missed deadlines.** It's always important to gather your evidence and file your claim as quickly as possible, because insurance companies happily use missed deadlines and delayed reporting as grounds to deny a claim.
- **Offering a lowball settlement.** Insurers might offer a settlement that is far below the actual cost of repairs, hoping you accept it out of desperation or lack of knowledge.

If your claim is denied, it's crucial to be persistent. Obtain an explanation for the denial in writing, consult your policy, gather your evidence, and submit an appeal. Insurers often initially deny a claim simply as an opening tactic. Don't be disheartened. Appeal the decision immediately. Make it clear that you're going to push back.



References

1. "Hailstorms and climate change: What to expect." <https://yaleclimateconnections.org/2022/03/hailstorms-and-climate-change-what-to-expect/>
2. "Ice, Fire, Wind, and Water: a whitepaper series from Verisk." <https://www.verisk.com/resources/campaigns/ice-fire-wind-and-water/>
3. "2023: A historic year of U.S. billion-dollar weather and climate disasters." <https://www.climate.gov/news-features/blogs/beyond-data/2023-historic-year-us-billion-dollar-weather-and-climate-disasters>
4. "Severe Weather 101: Hail." <https://www.nssl.noaa.gov/education/svrwx101/hail/>
5. "Severe Weather 101: Hail." <https://www.nssl.noaa.gov/education/svrwx101/hail/>
6. "Severe Weather 101: Hail." <https://www.nssl.noaa.gov/education/svrwx101/hail/>
7. "What Size Hail Will Damage a Roof? (How to Spot It From the Ground)." <https://www.billraganroofing.com/blog/what-size-hail-damage-roof>
8. "State Farm reports \$1 BILLION increase in hail claim costs." <https://newsroom.statefarm.com/state-farm-reports-increase-in-hail-claim-costs/>
9. NOAA Storm Prediction Center. <https://www.spc.noaa.gov/climo/summary/>
10. "Facts + Statistics: Hail." <https://www.iii.org/fact-statistic/facts-statistics-hail>
11. "How Much Does Roof Replacement Cost in 2024?" <https://www.forbes.com/home-improvement/roofing/roof-replacement-cost/>



Call Merlin

If you think an insurer has undervalued your property, is delaying paying what it owes, or is refusing to pay outright, reach out. You deserve advice from an attorney with substantial experience in first-party property insurance claims.

Since 1985, **Merlin Law Group** has represented policyholders in states all across the country from Florida to California. Our attorneys have represented homeowners, small business owners, school districts,

municipalities, government entities, and even industrial farms — clients that have suffered almost every catastrophe imaginable — only to find that their insurer refused to pay what they owed. If you need assistance with any part of the insurance claims process, call us. As The Policyholder's Advocate™, we have your back.

MERLINLAWGROUP.COM

877.449.4700

05.16.2025

MERLIN
LAW GROUP

OFFICE LOCATIONS: Tampa, FL | Chicago, IL | Dallas, TX | Denver, CO | Houston, TX | Jacksonville, FL | Los Angeles, CA
New Orleans, LA | New York, NY | Oklahoma City, OK | Red Bank, NJ | San Francisco, CA | Seattle, WA | West Palm Beach, FL