

HAILSTORM CHECKLIST

With the recent historic hailstorms in Oklahoma, tens of thousands of policyholders are projected to have some type of hail damage to their property. Time is of the essence after a hailstorm to address the damages, as untreated exposure areas can lead to subsequent water damage. Merlin Law Group has experience in helping policyholders with hail damage claims and has a local Oklahoma office ready to assist those in need.

As part of being The Policyholder's Advocate™, we have developed this Hailstorm Checklist for policyholders seeking recovery for damage they suffered during the recent historic hailstorms. Use this checklist as a resource in the preliminary stages of your claim. Merlin Law Group is here to help, so please do not hesitate to contact one of our experienced attorneys if you have any questions about your hail damage claim.

1. Photograph, Photograph, Photograph

Policyholders are strongly recommended to take photographs of the hail damage to their property. You should take as many photos as possible during different times of the day, as you may not notice damage on one pass but catch it on another. You may even uncover additional damage as days pass, so take more photos repeatedly until you feel you have identified all areas of damage.

Your claim may be expedited if the insurance company accepts the photos you have submitted. Regardless, having numerous photographs to refer to throughout the claim will aid you in the claim process. For items more difficult to photograph, such as broken glass on the floor, do your best to capture them before cleaning. Any hired professional that visits your property may know a better way of photographing this damage and as part of their inspection and investigation of your claim you want to make sure they too are documenting their work with photographs.



2. Vet Any Professional Service You Hire

We understand you want to fix any exposed areas in your property as soon as possible to avoid any damage. This may include hiring professional restoration services to come in and clean your property, vacuum and dry any wet surfaces, perform debris removal for safety reasons, or board up broken windows. When hiring these professionals, be sure to research their online ratings, credentials, and verify they are licensed (if required) and insured. Specifically, as it relates to roofing contractors, Oklahoma requires all roofing companies to be licensed. You can verify licensure and good standing with the Construction Industries Board (CIB) at: <https://cib.ok.gov/are-they-licensed>. In addition, Oklahoma requires all commercial roofing contractors to be licensed and endorsed so when you verify licensure, make sure it says “valid” under the heading “Commercial” if your property is designated as commercial.

Important Note: 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 and 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.

Select your roofing contractor like you would your doctor, lawyer, or any other professional. 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, and so on. Make the very important decision of selecting a roofing contractor a serious one. The cheapest is not always the best.



3. Have Hired Professionals Photograph Their Work

Whichever professional services you hire, be sure to have them photograph their inspection and the work they are doing to capture any damage they find. This will help justify claims of specific damages to your insurance company. As a professional service, they should be documenting their work process anyway, but we recommend you ensure this happens each time they come to your property.

4. Keep Any Receipts For Incurred Expenses

You may be required to find temporary housing while your home is repaired. If this happens, be sure to keep any receipts for hotel stays. Your insurance company should reimburse these costs depending on your coverage. You should also keep receipts for any goods or services purchased to do emergency or temporary repairs on your property.

5. Keep Detailed Notes

Memories fade and the stress of a claim can be overwhelming. We recommend you keep a claim journal with notes of each detail throughout the entire

process. You should keep track of who you speak to, their title, the details of the discussion, any timelines mentioned, any information provided regarding your coverage or damage, etc. Having this detailed notebook to refer to will be instrumental in obtaining an adequate recovery. We also recommend you keep any business cards you receive from contractors, insurance adjusters, and any other people associated with your claim.

This includes making a contents list of the personal property items that were damaged. Your list can include furniture items, décor, food, personal items like clothing, shoes, electronics, etc., and whatever else was affected by hail or subsequent water damage. You may continue to find damaged items as time passes, so keeping detailed notes in conjunction with the photographs previously mentioned can be of valuable assistance to you when making a contents claim.

Other Important Considerations:

Check Your Coverages

Most policyholders do not have copies of their insurance policy lying around. Once you call your insurance company or your agent to notify them of the loss, you should ask for a certified copy of your policy to be sent. Pay close attention to any time requirements in your policy relating to how long you have to file a claim, or how long you have to file a lawsuit against your insurer if the claim is not resolved. Most policies require you to “timely” report a loss and if you feel your insurance company is not properly paying your claim you will need to consider hiring an attorney. It is important not to wait too long to make this decision because most insurance policies also contain a policy provision entitled “Suit Against Us” or “Legal Action Against Us” that requires you to file a lawsuit as early as one (1) year after the date of the loss (not the date you filed the claim). Without your policy, you cannot verify these critical time periods.

Making Emergency And Temporary Repairs

It is storm season in Oklahoma. With more hailstorms predicted to hit the area and certain professional services like window replacement seeing 10-12 week delays, it is imperative you safeguard your home as soon as possible. Be sure to board up your windows with strong, longer-term solutions, as it may be some time until you can get your windows fully replaced. We also recommend tarping your roof if it has known leaks to mitigate the water damage that may result from future storms.

Do not make any permanent repairs until your insurance company has inspected the property and you have reached an agreement with them on the cost for repairing and replacing your damaged property. Move undamaged items to a safe location when necessary to avoid theft or additional damage.



What To Expect From Your Insurance Company

Insurance companies have the duty to treat all policyholders with the utmost good faith and fair dealing. Once your insurance company is notified of the loss, a representative will contact you to confirm certain details of your claim and potentially set up an appointment for a field adjuster to visit the property. Be sure to note the names of everyone you speak with and any timelines or information they provide. This includes the claim number and claim representative, among other things. The claim process can be confusing, and many individuals will participate so keeping track of “who’s who” is important. Do not be afraid to ask questions from the individuals you come in contact with from the insurance company and if they cannot answer your question, ask them who can until you get your answer.

Once your insurance company completes its investigation of your claim you should be notified of the results in writing. If you disagree with the results, you are not stuck with the insurance company’s findings. You have options and Merlin Law Group, The Policyholder’s Advocate™, can be a valuable resource for you to explore those options. Free of charge, we welcome the opportunity to assist you by answering any questions you may have about your pending claim.



About Merlin Law Group

Merlin Law Group has been dedicated to representing governmental, commercial, and residential policyholders with their insurance disputes for over 35 years. Founding member Chip Merlin published *Pay Up!*, a book detailing how policyholders can avoid a second disaster with their insurance company. As The Policyholder’s Advocate™, we are committed to helping policyholders nationwide. Please do not hesitate to reach out if you need any assistance with your hail damage claim. You can contact our OKC office directly at (405) 218-1105 and learn more about the firm at www.merlinlawgroup.com.