

Guide to Repairing Your House After a Hail Storm



To Our Valued Community,

Due to the recent storm, we have received many calls from customers with repair concerns. Here is a complimentary guide to dealing with home repairs after a storm.

Please let us know if we can be of service to you, now or in the future. United Services works directly with insurance companies to make storm home repairs hassle free and to help homeowners maximize their insurance benefits. **If you're uncertain if your home sustained damage, we're happy to provide you a free inspection.** Give us a call at 402-572-1144 or schedule online at: unitedservicesohi.com/storm-damage-hail

Sincerely,

Mark Passer
Owner



3320 N. 90th St. • Omaha, NE 68134 • 402-572-1144 • www.unitedservicesohi.com



Repairing Your Home After A Hail Storm

When a hail storm hits, your house may have sustained damage unnoticeable to the eye. Hail can cause deterioration and damage that will lead to issues down the line.

Follow these steps to restore your home:

1. Call you insurance provider

Call your insurance company to open a claim to have an adjuster inspect for damage.

2. Hire a local, reputable contractor *of your choice*

As a homeowner it is your right to hire the contractor of your choice. Your insurance company cannot mandate which contractor you choose. Find a reputable and local company, such as United Services, that will warranty your repairs and work directly with your insurance company to ensure all damages are covered.

3. Have your home inspected

Let United Services know when the insurance adjuster will inspect your house. Having an experienced and independent contractor present will ensure all damages are covered. Make sure your entire house is inspected, including: wood and vinyl siding, roofing, gutters, windows (including the screens), aluminum wraps around the windows, doors and decking. The adjuster will create a claim report with a breakdown of which repairs your insurance will cover.

4. Getting your repairs done

United Services will work with your insurance company to maximize your insurance coverage and get your repairs completed in a timely and professional manner. The only out-of-pocket expense to you is your insurance deductible and any agreed upon upgrades.

Not sure if you have damage or should file a claim?

It's always best to have your home inspected after a hail storm to identify and quickly repair damages.

- **Roof Damage** - When hail hits your roof it creates a contusion. While your roof may not leak immediately, it likely will over time. Insurance policies often have timeframes on how long a claim is covered. If your roof has hail damage that goes unreported and repairs are not made, your insurance is not likely to accept your claim in the future. Also, when you sell your home you may be liable for future damages.
- **Siding and Paint Damage** - When siding is chipped or cracked water will find its way in causing rotting and mold. It's important to restore your home's protective walls to avoid further issues.

Why Hire United Services?

United Services is locally trusted since 1966. Our showroom is on 90th and Maple St. We only install quality products using professional crews. All of our services carry comprehensive product and labor warranties to ensure peace of mind.

To schedule an inspection call 402-572-1144 or visit us online at www.unitedservicesohi.com/storm-damage-hail.



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Know Your Contractor

The Better Business Bureau (BBB) recently warned consumers to use caution when selecting a storm restoration contractor. Severe storms often attract traveling workers commonly known as "storm chasers." Many of these out-of-state companies are not reputable and may not stand behind their work should warranty problems arise.

Storm chasers often masquerade as a local company by setting up a temporary shop or paying an existing company to use their name and phone number. Here are a few tips to ensure your contractor is local and reputable:

1. **Get the company's complete name, address and phone number.** Be wary of toll-free numbers as this is often a sign that the home office is out of state.
2. **Ask to see the company representative's photo id.** An out-of-state id or license plate is a warning sign that the representative may work for a storm chaser.
3. **Check the company's permit history** at www.omahapermits.com/permitinfo. (To check us out search for 'United Services'.) Here you can verify if a company is licensed in Omaha and regularly pulls permits.
4. **Ask for local references, including the date work was completed.** An established, local company should be able to provide you with a list of recent clients in the area.
5. **Check the BBB website** at www.nebraska.bbb.org to see if the company is accredited and has a good rating.
7. **Ask to visit the company office or showroom.** A local, reputable company should have a brick and mortar presence. (United Services' showroom is located at 3320 N. 90th St.)
8. **Beware of companies that only target storm damage.** Storm chasers often have slick marketing materials that focus primarily on hail damage. Don't be fooled by claims that a "hail damage specialist" is a better choice over a reputable local contractor.



Insurance Claim Guide

1. **Call your insurance provider** to file an insurance claim and schedule a time for an adjuster to inspect your house. Request an exact time with no more than a one-hour window.

Claim #: _____

Adjuster's Name: _____ Phone: _____

Inspection Date: _____ Time: _____

2. **Call United Services** at 402-572-1144 to let us know when the adjuster will be at your property. We will make every effort to be present for this inspection to advocate on your behalf.
3. **Insurance adjuster will inspect property** and provide a written estimate for the damages covered by your insurance policy. Make sure your entire house is inspected, including:
 - Roofing
 - Gutters / Downspouts
 - Window Wraps
 - Entry / Storm Doors
 - Siding (wood and vinyl)
 - Windows (incl. screens)
 - Deck
 - Garage Doors
4. **Provide a copy of the insurance estimate to United Services.** We'll review the insurance estimate to make sure all damages are covered, including building code upgrades and all other materials needed for a quality installation.
5. **United Services may request an insurance supplement.** We'll prepare and submit an estimate which includes any additional damage and/or required items that the adjuster may have missed. We'll also send you a copy of our estimate. If the insurance adjuster calls you about our estimate please invite him or her to direct any questions to United Services.
6. **Send insurance check to mortgage company** (when applicable) for endorsement. Your mortgage company may be included as a recipient on the check(s) paid to you by your insurance company. If this is the case, you must arrange for endorsement as soon as possible. This may require some documentation from United Services. Please call our office at 402-572-1144 or e-mail info@unitedservicesohi.com for any required assistance.
7. **Our professional crews will complete the work on your home.** Depending on your damage, several different crews may perform the repairs. If we are not working on the interior of your home, it is not necessary for you to be present. Our project manager will inform you of the repair schedule for your home and coordinate placement of jobsite materials.
8. **United Services will invoice insurance company** when all repairs are complete. The insurance company will release final payment, including recoverable depreciation and supplemental funds, to you.
9. **Final payment**, including depreciation, insurance supplement, deductible and agreed upon upgrades, is due to United Services upon receipt of the final insurance check(s).



Insurance Claim - FAQ's

Understanding the Insurance Estimate

1. **What does Replacement Cost Value (RCV) mean?**

Replacement Cost Value is the estimated cost per your insurance provider to replace or repair damaged property.

2. **What is Recoverable versus Non-Recoverable Depreciation?**

Depreciation is the decrease in the value of property over a period of time due to wear, tear and obsolescence. Recoverable depreciation is paid by your insurance provider if the repairs are completed within your policy's required time period. Non-recoverable depreciation is not eligible for replacement cost benefits. The homeowner is responsible for paying any non-recoverable depreciation on completed repairs.

3. **What does Actual Cash Value (ACV) mean?**

Actual Cash Value is the repair or replacement cost less depreciation and your deductible. This is the first check that your insurance provider issues to you.

4. **What is a Deductible?**

The deductible is the cost of the repairs that is your responsibility to pay. When issuing payment your insurance provider deducts your deductible from the Replacement Cost Value.

5. **What is General Contractor Overhead and Profit?**

Overhead and profit is typically covered by your insurance policy when you hire a general contractor such as United Services to coordinate and guarantee your repairs.

Understanding the Insurance Process

1. **Why did my Insurance Provider tell me to get Multiple Estimates?**

Your insurance provider will only pay up to the amount of the Replacement Cost Value (RCV) as determined by the adjuster. If you select a contractor whose estimate is less than the RCV, your insurance will only cover up to the amount of that estimate. While you certainly want to select a reputable contractor, you are not obligated to spend your time shopping around for your insurance company. Choose a contractor you trust, not simply the one with the lowest bid.

2. **How do Insurance Claim Payments Work?**

The first check you receive from your insurance provider is for the estimated Replacement Cost Value minus depreciation and your deductible. This is called the Actual Cash Value (ACV) check. After your repairs are complete and a final invoice is submitted, your insurance provider will release additional payment(s) for the recoverable depreciation and any approved supplements (i.e. for a building permit, additional damages discovered, building code upgrades, etc.).

Working with a Contractor

1. **Why does United Services request to see my insurance estimate?**

Ultimately the only estimate that matters is the one provided by your insurance adjuster. Your adjuster uses market value pricing to determine the Replacement Cost Value for your damages and will typically not pay more than this amount. United Services works directly with your adjuster to ensure all expenses are covered so that you do not incur any out-of-pocket expense beyond your deductible and any agreed upon upgrades.



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