



After the Storm

Storms often bring heavy winds and hail that can damage your home and rattle your peace of mind. The good news is there are some steps you can take even after the storm to prevent unnecessary headaches. And if you have to file a claim due to a storm, our Claims team is ready to help you every step of the way.

Damage to Your Home

If a storm has caused damage to your home and exposed your interior to the elements, take immediate steps to protect your property from further damage by covering any openings or making temporary repairs.

Hail and wind damage leave very specific damages. Our claim representatives are highly trained to spot these damages.

Hail: Hail can damage shingles by leaving marks, loosening and displacing granules and leaving other markings on shingles and soft metals, such as vents, flashing, fascia, gutters and chimney caps. Depending on the type of siding, hail can either dent or break siding. It can dent, tear and mark window wraps, overhead garage doors, garage door wraps, screens, etc.

Wind: Wind can blow off and tear shingles. It can break, loosen and tear siding. Wind can also damage a variety of loose and exposed items.

Report Claims Early

Call our 24-Hour Loss Reporting Center at 800-445-3030 right away. Most Homeowner policies have a required reporting period for wind and hail damage. Check your Homeowner policy or contact your independent agent to verify your wind/hail reporting period. The earlier you report a claim, the faster we can take care of it and get you back up and running.



What Can You Expect?

Our Claims team is on its way to handle your storm losses.

Once you report a claim, your adjuster will contact you and may schedule an onsite inspection. All of our adjusters are extensively trained in proper damage assessment and identification. If the damages are external only, no one needs to be present for the inspection. Your adjuster will prepare an itemized estimate of all covered damages and review it with you before resolving your claim. Your adjuster will also continue to work with you to resolve any concerns, questions or issues.

Track your claim online.

Visit GrangeInsurance.com and register for a My Grange account. The day after you report your claim, you can log on to the site and check the status of your claim.

How Can You Find a Qualified, Trustworthy Contractor?

When talking with potential contractors, be sure to:

- Ask about their experience. Ideally, the contractor should have at least five years of experience.
- Ask about projects they've done that are similar to yours.
- Verify their insurance. Make sure the contractor has Liability insurance and Workers' Compensation coverage.
- Request references. Ask for names and contact information of previous customers who would be willing to talk with you about their experience with the contractor.
- Get multiple detailed, written estimates prior to signing any agreement for repairs. Compare the estimates with your insurance claim estimate. Beware of large down payments or promises of deductible reimbursements. Do not be afraid to negotiate.
- Check with the Better Business Bureau or other consumer organizations to find out if the contractor has a record of complaints about workmanship, cost over-runs or other issues.
- Verify a business physical location. Avoid businesses that have only a P.O. Box or contractors that have recently moved into the area.
- Report suspicious activity! Grange partners with the National Insurance Crime Bureau (NICB) to prevent and combat insurance fraud. If you suspect suspicious activity or feel you have been defrauded by a home repair contractor, call (800) TEL-NICB (800-835-6422).

While the majority of home repair contractors are honest and reputable, unfortunately there are people and businesses that prey on consumers after a disaster. In an effort to combat these individuals, our Special Investigations Unit will be onsite. This team will perform loss inspections with you, conduct interviews with contractors and other local citizens and perform contractor/business evaluations. Rest assured that all of our claim representatives and investigators carry credentials that will clearly identify them as Grange associates.