

After a Hailstorm

Having your home severely damaged by a hailstorm, or any other natural catastrophe, can be traumatic.

Many people struggle to cope and are often left with the same question:



What comes next?

Fortunately, resources available to help you through the process of recovering from damage caused by a severe hailstorm. The following steps can get you moving in the right direction.



Step 1: Contact your insurer

Once the storm has passed, calling your insurer should be at or near the top your list. You'll want to get a sense of the damage and let your insurer know, in as much detail as possible, what damage has been done to your home and property.

This allows your insurer to get your claim started and determine if emergency action is required to ensure there no further loss or damage. Your insurer will also give you a claim file number at the end of your call.



Step 2: Document and prepare for clean-up

Once you've spoken to your insurer, survey the damage more closely. Take photos and videos of damaged areas and property before you start your clean-up.

The clean-up process may take a while, so document everything with pictures and video. Your insurance policy requires you take steps to prevent further damage to your property. Preventing further damage may include:

- Boarding up broken windows
- clearing debris,
- Removing valuable property
- covering furniture with tarps if necessary.

As you're documenting the damage, create an inventory including descriptions and estimated cost of what's damaged or destroyed. If it's safe to do so, salvage what you can.



Step 3: Clean up and repair

Safety first. Use rubber gloves, masks, goggles and rubber boots when engaging in clean-up. It's likely that you'll encounter broken glass and other sharp objects. If there has been severe water damage, ensure there are no electrical hazards before going near standing water.

Have utilities checked and restarted by professionals only.

Keep all your receipts for clean-up and temporary repairs. You'll want to submit these to your insurance company. Your claims adjuster can give you accurate information about what expenses you're entitled to.



Step 4: Keep your insurer in the loop

Your insurer will assign a claims adjuster to you, and this person will assess the damage to your property and help settle your claim.

Settling your claim may involve your insurer repairing damage, replacing damaged items or reimbursing you for damage caused by the hail. Your insurer will decide if something is to be repaired or replaced.

Depending on your policy, your insurer may hire contractors for you, or offer you the opportunity to select from a list of preferred vendors, whose work they will guarantee. You are also allowed to hire your own contractors or professionals to make repairs.



Disagree with your insurer?

As the repair process progresses, you may have a disagreement with your insurer over their assessment of the damage to your home or property. If that's the case, contact your insurer's ombudsperson. Your insurer should do everything they can to resolve any dispute. If not, contact the General Insurance OmbudService (GIO) at 1-877-225-0446 or www.giocanada.org

The GIO oversees a dispute resolution system to help settle differences between you and your insurer. Please note that you must go through your company's ombudsperson before contacting the GIO.

Questions?

There are plenty of resources to help you during this difficult time.

You can contact IBC's Consumer Information Centre for guidance at: 1-844-2ask-IBC (1-844-227-5422)

You can also contact the City of Calgary by dialing 311