

**SPECIAL NOTICE
FROM A LOCAL EXTERIOR
REMODELING CONTRACTOR
WHAT EVERY HOMEOWNER SHOULD
KNOW ABOUT HAIL DAMAGE
(May 25, 2010)**



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WHAT IN THE “HAIL” IS ALL THE FUSS ABOUT IN REGARDS TO HAIL DAMAGE?

Written by Jon Hickox (President of Colonial Remodeling LLC- A full service exterior remodeling company located in Arlington, VA serving Northern Virginia since 1996)



LEAF LITTERED STREETSIDE VIEW- What The Homeowner Sees After The Storm



**HAIL RIDDLED ASPHALT ROOFING DAMAGE- What The Professional Roofer Sees
(While this picture shows substantial roofing damage hail “hits” are rarely ever
visible from the ground & a responsible inspection means a professional getting
up ON the roof)**

WHERE ON EARTH DO I START? Introduction To Hail Damage 101

It's hard to believe it was over 10 years ago when the last major hail storm hit Northern Virginia but I'll never forget both the experiences I *shared* and the experience I subsequently *gained* over the course of the storm. For me personally the moment the great hail storm of 1999 had arrived I was in a meeting with a client in Fairfax when suddenly a powerful spring storm swept into the area. In just a matter of 30 seconds golf ball size hail had peppered my car, punched holes through my clients' siding, and all the streets were littered with leaves and debris from the trees as if the fall had arrived early that April afternoon. Within days I was inundated with calls from people asking us to help them restore their home back to its "pre-storm" condition but as I arrived on scene to assess the individual damage to each home I thought to myself where on earth do I start?

I JUST NEED TO GET A FEW ESTIMATES- Working Backwards

My phone was ringing off the hook for people doing what exactly what their insurance companies had asked them to do which was to get a few estimates. In turn I did what every responsible contractor should do: I assessed the damage, wrote an estimate for the repairs, and waited for the customer to call me back.....sounds simple enough right? Well it didn't take me very long to figure out I was actually doing a tremendous disservice to my potential clients by not involving myself directly with the homeowner's insurance company in order to provide a responsible yet comprehensive settlement for the homeowner to renovate their home. Let me explain further.....

If I provided the client the estimate then essentially it was left entirely up to them to deal with their insurance adjuster and they were forced to be the classic "go between" bounced back and forth with the insurance claims adjuster. That meant that in order to yield favorable results they would have to get up on the roof, inspect the entire exterior of the house, negotiate with the scope and pricing of the insurance adjuster, and all the while try and relay all the industry "jargon" back and forth between the contractor and the insurance company. It was a recipe for disaster with predictable results and I needed to come up with a better process.

At first I wasn't too happy about my "revelation" because quite frankly it was a lot of additional work to inject myself into the insurance process and therefore I wasn't exactly enthusiastic about crawling around on 6 to 8 roofs a day. On top of this I realized I would have to constantly negotiate with insurance companies as to how I could responsibly renovate my client's homes and not by "piece-mealing" the project as so many adjusters had proposed. However I had concluded that this was the only process that would produce the most favorable results for my clients and it simply needed to be done this way. Over the course of just a few **weeks I became a real Pro at assessing damage, properly representing my clients interest's with their insurance companies, and then completing the necessary repairs.** In fact it wasn't long at all until I became so good at my job that we had backlogged more work then I could have ever of possibly

imagined. Surely this work would last for months or maybe even a year.....right? Well just about then the Stormchasers became arriving in town.

HERE COME THE STORMCHASERS-Who are these people from Texas & the Midwest?

Well it wasn't long at all before they started rolling into town..... At first they were very under the radar with their freshly lettered trucks complete with 703 area codes, job signs pasted all over the neighborhood, and even back in 1999 at a time when web sites were not common they had web sites that appeared to present a **local company** image. They were very good at what they did in getting IN very quickly and grabbing huge amounts of business in a short period of time. They were equally as successful in getting OUT-disappearing within a year's time leaving numerous homeowners stuck holding the bag when the storm work had dried up. The Storm chasers have become very savvy in appearing like local companies primarily by becoming "THE" company to sign with and by preying on the classic "Keeping Up With The Joneses" mentality throughout the neighborhood. Because surely if the "Joneses" have a job sign in their yard and other neighbors have signed up as well then they are "THE" company to sign up with right?

SO how do you protect yourself by identifying these Stormchasers so you don't get scammed?

-BUYER BEWARE- Watch out for self proclaimed "Hail Damage Specialist." After all if large hail only hits Northern Virginia every 10 years then how stable and local is a "Hail Damage Specialist."

-REFERENCES- Ask for plenty of references BEFORE you sign up with ANY contractor. That means insisting on being provided a list of a minimum of HUNDREDS of **LOCAL & ALREADY COMPLETED homes**. Sound excessive?.....If the contractor is truly that qualified then they should be able to provide hundreds of satisfied local references. Don't get caught up hopping on the bandwagon of the 10 other neighbors already scammed in recent weeks or installations that occurred only recently on your street or in adjoining neighborhoods. That is not at all the same thing as a comprehensive reference list with MANY YEARS of COMPLETED projects and do not be fooled by anything less.

-RESEARCH- Nowadays with the easy access of the internet you can research companies to find out who they are and what they represent. **Check your local Better Business Bureau, State licensing, and proper licensing through the County** and they will tell the real tale. Also most Stormchasers will even get out of state licenses ahead of time in several states in anticipation of a hail storm hitting different regions so proper state licensing does not mean you are not dealing with a Stormchaser.

-FOLLOW YOUR INSTINCT- Ask the contractor for a copy of their driver's license, look for out of state license plates, ask them about where they grew up and how long they have PERSONALLY been in the local area. **Never assume they are local or competent**

to handle your claim. Also never feel pressured to sign up quickly and out of haste. If a company is truly qualified to handle your business then they are not afraid for you to do the proper research. That does not mean you need to wait for several weeks but maybe a few days or even 24 hours so you are able to make an educated decision.

NO REGRETS- How do I ensure that I make the correct decision the first time around?

You owe it to both yourself and your home to proceed as cautiously and responsibly as possible with regards to your insurance claim. Since that first massive storm over 10 years ago the team at Colonial Remodeling has gained a tremendous amount of experience in developing a refined process that helps take our clients from beginning to end. Companies will continue to solicit you for your business from all different clever angles. Our approach at Colonial Remodeling is to be as honest and as forthright as we can about our story and experiences in hopes of earning your business. **We are a family owned local business with the experience to settle your insurance claim, handle your repairs,** and in the process we view this hail storm as a wonderful opportunity to continue to expand our customer base. After all we are a remodeling company first but with over a decade's worth of experience under our belt settling insurance claims and remodeling homes we'd like to think we have something very unique to offer our potential clients. In the end if we do our job properly then we know you will refer us to your friends, family, and neighbors both DURING and AFTER THE STORM.

Respectfully Yours,



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