

# Wind/Tornado, Water and Hail Damage

## ***Recovery and Claim Filing Checklist***

A checklist to help you recover after a disaster:

- Know Your Policy**  
Understand what is covered and your deductible.
- Immediately Document Losses**  
Document your losses to provide to your insurance company. Take photos and/or video.
- Consider Making Temporary Repairs**  
Take reasonable steps to avoid further harm to your home or belongings, but do not put yourself in danger. Call a professional.
- File Claims Immediately**  
Call your agent or your company's claims hotline immediately. Notifying them is likely required within a certain time frame.
- Provide Complete, Correct Information**  
Incorrect or incomplete information will delay processing your claim.
- Keep Copies of Correspondence**  
Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said.
- Claims Process**  
After you file a claim, your insurer will send a claims adjuster to assess the damage. They will provide documentation of the loss to your insurer to determine your claims settlement. You may receive more than one claims check. The first check will likely be an emergency advance.
- Ask Questions**  
If you have questions or concerns, be sure to share them with your insurance agent.

Ohio Department of Insurance representatives are available to assist you. Call our consumer hotline at 800-686-1526. Information is also available at [www.insurance.ohio.gov](http://www.insurance.ohio.gov). Find us on Facebook at [www.facebook.com/OhioDepartmentofInsurance](http://www.facebook.com/OhioDepartmentofInsurance) and Twitter @OHInsurance.



**John R. Kasich**  
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Director

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## ***What's Covered?***

Insights to help you understand your insurance:

- + Most standard property insurance policies cover structure and contents damage from wind/tornado, water, and hail after certain deductibles are met. A deductible is how much you have to pay out of pocket before insurance begins.
- + Flood insurance is not included in a standard property (home, condo, rental and business) insurance policy and must be purchased separately.
- + A condo policy insures your contents and only the portion of the building you own (such as the interior walls) independent of the other owners.
- + Renter's insurance covers the contents of your rented property but not the structure itself.
- + Your insurance will pay for personal property damage either as actual cash value (no more than the value on the day the item was destroyed) or replacement cost (you can replace with a comparable new item at today's price).
- + Reasonable after-the-fact expenses are generally covered up to set time frames and amounts: fire department charges, additional living expenses, temporary repairs, debris removal, damaged trees and shrub removal, and personal property storage insurance.
- + Roof, gutter, siding and window damage is generally covered as is leaking from interior walls and ceiling from seeping rain.
- + Many insurance policies have a separate deductible specific to wind/hail damage that is either a flat dollar amount or a percentage amount of what the property is insured for.
- + Food spoilage is normally not covered if the cause of loss is an off-premises power outage (downed power lines, etc.). Some insurers offer refrigerated property coverage that insures frozen/refrigerated items due to loss of power.
- + If a tree falls on your home, garage or fence your policy will pay to repair damage to the structure and contents, as well as tree removal costs. Debris removal costs may be limited if the tree does not fall on other property. Typical policies will not pay to replace a tree, but may if the tree is struck by lightning, whether it falls or not.
- + Coverage for sewer drain backup is not included or is limited in a typical policy and must be added.
- + Vehicles damaged by wind/tornado, water, and/or a tree are normally covered under the "other-than-collision" (also known as "comprehensive") portion of an auto insurance policy. This is optional coverage that would need to be purchased.



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