



SEVERE STORM 101

Hail event defined

- It is a hot day. Then a cool thunderstorm with high winds bring in cool air and drop the temperatures quickly.
- Roofing products are sometimes up to 40 degrees warmer than the ambient temperature.
- Roofing products do not cool as quickly as the ambient temperature does.
- It is like a windshield in the winter. You put hot water on your frozen windshield to melt the ice and your windshield cracks.
- Shingles have fiberglass in them. The fiberglass gets hit by a solid ball and the glass cracks. It releases the granules from the asphalt that was holding them down. This is called thermal breaking or cracking.
- Now the fiberglass is cracked and the system is compromised. The size of hail that Platte County received was up to 4.5" and some of the projectiles were jagged and sharp. So in that case they actually cut through roofing materials. If a property owner has a single ply membrane roof, the membrane underneath the top coating can be cracked by the impact and in a short time the top coating can crack and expose the property to leaks. If you have a metal roof it may not have punctures. What will happen is, the baked on paint finish will potentially fail. Most of the manufacturers of that metal panel will now not warranty the metal roof. Typically, metal roof manufacturers give a paint warranty from 30 to 45 years. You may see exposed fasteners start to loosen due to the impacts that occurred during the storm.
- Basically, if you were in an area where you saw hail, you should have your roof inspected by a certified expert.

Typically the largest investment people have is their home. The roof is the most important protection of that personal property. Take the time to make an informed decision.



Inspection

- Make sure that the professional wanting to inspect your roof is certified to do so.
- How do you do this?
 - In the town of Wheatland, it is the city ordinance to have a solicitor's license before they solicit anyone unless they were invited.
 - The town of Wheatland put this in place to protect their citizens from companies that are not licensed, bonded, insured or have criminal records.
 - The police department performs a criminal background check on every employee of the company wanting to solicit.
 - They require the company to submit a surety bond to protect their citizens.
 - Then Mayor Fabian has to approve that business.
- Ask for their business card.
- Ask to see their driver's license and make sure that it matches the solicitor's license that was issued by the town of Wheatland. This will give you a lot of information about where the person on your property is from and where their business is from. You may have to ask to see the solicitor's license. It is your right to do so. The license will have the signature of Candy Wright, our Clerk Treasurer. It will also have a YELLOW TOWN OF WHEATLAND LANYARD attached to the badge.
- Do some quick research.
 - What is the company's Better Business Bureau rating?
 - You don't need a computer to check this. You can call the Better Business Bureau's Quality assurance hotline at 405-239-6081 then press the number one twice and enter the number on the business card. If the number on the business card does not match where the solicitor says their business is from or gives any other information that would lead you to believe that something is fishy, tell them no thank you. If the number on the card matches the business, then the Better Business Bureau will give you a report about that company. Do not let anyone on your property that doesn't have an A+ rating with the Better Business Bureau.
 - Check their website
 - If they are a good upstanding Company, they should show you customer reviews by a third party Company like Google, Facebook or even better Guild Quality (a third party survey company).
 - They should list the manufacturers they are certified by.
 - You can go to the manufacturer's websites and see what certifications they hold.



- Check with the Secretary of State of Wyoming. You can search their business entity and see if they are in good standing with unemployment insurance and worker's compensation for Wyoming.

Common scams

- A roofer tells you that he is a representative of your insurance company and they sent him to look at your roof.
- I will give you a free roof.
- You won't even have to pay your deductible.
- If somebody tells you that you do not have to pay your deductible, then they are committing insurance fraud if they proceed to do so.
- If the person or company is willing to cheat the insurance, they are definitely are willing to cheat their customer.
- Here's the biggest one, **DO NOT GIVE THE COMPANY ANY MONEY UPFRONT.**
- If the company asked for a down payment, then they are suspect. A reputable company should have the stability to perform any project on your house and make sure that you are completely satisfied with the work before you give them any money. Some larger projects may need to have a down payment. In this case you should ask for a lien waiver. That's the way it should be. You pay for goods and services you receive and not what they promise you. Can you imagine if a doctor asked you to pay him before he gave you a service?
- Do not sign anything that would allow them to receive your insurance proceeds. You should receive the checks from your insurance company, deposit them into your bank and write the check to the contractor after you are 100% satisfied with the work.

Insurance Process

- Some insurance companies will send a representative, called an Insurance Adjuster, out before a contractor. Some will ask to have a contractor look at the roof to determine if there was damage and then they will send out the Insurance Adjuster to avoid initiating an unnecessary claim.
- Make sure that you understand your insurance policy.
- If you can't understand it, you should ask your Insurance agent/professional.



- If you can go on the insurance company's website, it can answer a lot of your questions. Your agent is inundated with helping their customers during this time after the storm.
- Things to look for or inquire about, are:
 - Do I have replacement cost coverage? This tells you whether or not your insurance coverage will pay for all that was existing and damaged at **like kind and quality** products.
 - If it is an actual cost value coverage, then it will pay you for what is damaged and not replacement cost. It will be depreciated depending on how old the adjuster determines the products are.
 - Find out what your deductible is. It is important to know what your out-of-pocket expense will be.
 - Here's a big one, **do you have code upgrade coverage?** The town of Wheatland has adopted the International Residential Code of 2015. All work performed on your property must meet code compliance as stated in that code. It is a great step that the city took.
- Your insurance company will give you a check either at the time the insurance adjuster's inspection is complete or by mail, for the damage that occurred on your property. That is called the actual cash value check, less your deductible. After the work is complete, and the contractor submits his notice of completion and any supplemental work is approved, they will send you the recoverable depreciation check.

Contracts

- Before you sign a contract, make sure that the contractor has itemized the scope of work for that contract. Make sure you know what you're getting. Have them be specific with their list of materials. It should name the brand, model and color.
- On July 1, 2017 a bill will be enforced that was signed by Governor Mead this year that protects homeowners during hail storm events. Senate File 127 implements protections that are approved in 27 other states including:
 - Requiring disclosures including asking the roofing contractor to provide the business name and that they are bonded and insured;
 - Requiring roofing contractors to provide a detailed estimate for the damage to be repaired;



- Providing the consumer the right to cancel a contract if they were pressured into signing by the contractor, and if they find out the damage will not be covered by their insurer.

<http://legisweb.state.wy.us/2017/Summaries/SF0127.pdf>

Performance of the work

- Before the contractor starts work, ask for a current copy of their insurance certificate. Make sure that is an updated one. Some contractors will pay for their General liability and Workmen's Comp. Coverage at the beginning of the year, get a certificate from the insurance provider when they give the agent a check and then cancel the check or cancel the insurance.
- If your property is in the city, ask to see the copy of the building permit and make sure that it is posted on the house. If they don't have a building permit, they may not have a license. If you see a house getting work done, that doesn't have a permit posted, call the city and report it.
- Take pictures of the process
- This will keep the contractor honest. Just the fact that you're out there will eliminate a lot of the potential for the contractor to take shortcuts. There are many shortcuts that can be taken under what you see when the product is finished.
- There are many things that get overlooked because the town of Wheatland's building department will be so inundated that they can't get to all the roof inspections. There are clearances that need to be considered for things like furnace pipes and hot water heater pipes. The ventilation needs to meet code. The underlayments need to meet code and the flashings need to meet code.
- If the contractor gave you a scope of work with materials and labor, make a checklist and check it off as material shows up and labor is being performed. Make sure that the materials delivered are the materials that they listed in the contract.

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