10 ways to prevent wind and hail damage to your home

Severe weather puts both your family and home in danger. Here are some ways to protect what's important to you from a safety and financial perspective.

A storm-ready home

1. **Front Door**
   - Can be secured with heavy-duty bolts (top of frame and at floor).

2. **Garage Door**
   - Reinforce garage door at its weakest point with wood or metal stiffeners or a retrofit kit.

3. **Windows and Doors**
   - Install impact-resistant windows and doors.
   - Install or build temporary storm shutters to cover glass surfaces.

4. **Roof and Siding**
   - Inspect roof annually, looking for missing, curled or damaged shingles (and if there are any, have a professional roofing contractor come out).
   - Manufacturing defects, aged/poorly maintained roofs and siding are not covered by a home insurance policy.
   - Report updates to your roof to your insurance company.

5. **Contractors**
   - When hiring a roofing contractor, make sure they're properly licensed or bonded. Obtain a written proposal and warranty that outlines any exclusions.
   - Ensure new roof is made of quality grade material, like impact-resistant asphalt shingles.

6. **Shrubbery**
   - Keep trees and shrubs trimmed.
   - Remove branches or trees that could fall on your home or others.

7. **Patio**
   - Secure or safely store patio furniture and outdoor tools.
   - If a storm is looming, move automobiles into the garage or under a cover.

8. **Inside**
   - Put together an emergency kit of first aid items and supplies.
   - Identify the safest area of home for shelter.

During a storm

9. **Windows and Doors**
   - Keep exterior doors and windows closed and stay clear of them during a storm to protect family and home from flying debris.
   - Take shelter in your safe area, along with pets.

After a storm

10. **Outside**
    - If possible, temporarily cover any holes in roof to prevent further damage.
    - Clean up any debris and make temporary repairs.
    - If you're unsure if you should make a claim, call the anonymous claims line at 1-866-953-8285 to get free, anonymous advice before you make a claim.