

## Preparing for Storm Season

Spring storms often bring heavy winds and hail that can damage your home and rattle your peace of mind. The good news is there are some steps you can take before and after the storm to prevent unnecessary headaches. And if you ever have to file a claim due to severe weather, our Claims Team is ready to help you every step of the way.

### Be Prepared

Although you can't predict when damaging weather will occur, these steps can help you prepare for it.

Inspect your roof and exterior openings. Poorly maintained roofs are the most susceptible to heavy wind and hail. Have your roof inspected each spring; a professional may find things like loose shingles or improperly sealed roof vents or flashing that could let in unwanted water or ice. Inspecting the exterior openings to your home, like windows, doors, vents, and areas where wires and pipes enter the home, to make sure they're properly sealed also prevents water intrusion by wind-driven rain.

Review your policy with your independent agent. Windstorm damage is covered under your homeowners policy, but you should review the claim reporting periods, coverage amounts and deductibles with your agent on an annual basis to make sure you have the right amount of coverage, and to understand the coverage available if your home is damaged.

Assemble an Emergency Kit and Home Inventory. An emergency kit with things like flashlights, drinking water, batteries, and important documents will come in handy if a storm hits the area and you're left without power. A written or video inventory of your home and contents, kept offsite, will also help in the settling of any claims if disaster strikes.

If you find yourself in unfortunate circumstances and need to make a claim, contact our office as quickly as you can at 888.299.5699 or visit us online to fill out a report a [www.cobhall.com](http://www.cobhall.com).