



Homeowners Guide to Storm Damage

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Homeowners Guide to Storm Damage Restoration

About this Guide

We have seen the damage that intense storms and weather systems bring to homeowners here in Northern Georgia. Moreover, we understand that storm season can be a stressful time, especially if you don't have confidence in the stability of your roof.

At Pro Roofing & Siding, we want you to be certain that your roof is solid enough to take what Mother Nature throws at it. Therefore, our team decided to put together this guide to help you be prepared for whatever might happen during the storm season and show you what you can do to reduce your roof damage.

Nevertheless, it's important to be aware that storms sometimes are so rough that the damage is simply out of your control. In that case, we want you to know the next steps after your roof takes storm damage, and how to choose the right roofer to fix the problem.





What you need to know about Storm Season

Here in Northern Georgia we can get hit by various storms and weather systems that can cause severe damage to our homes. Furthermore, our subtropical climate in Metro Atlanta opens us up to thunderstorms year-round, hailstorms, and occasionally we get hit by hurricanes.

That's why, we recommend that you take the necessary precautions to ensure that your roof can weather the storm. Proper preventative maintenance on your roof means being aware of signs of damage and keeping your roofing systems clean.

- 1** Remove all debris from your roof.
- 2** Clear all drains and gutters.
- 3** Inspect the roof's surface.
- 4** Inspect roof penetrations (i.e., pipes, drains, vents).
- 5** Inspect the perimeter of the roof for soft spots, mold, ect.
- 6** Inspect the sealant.
- 7** Prevent leaks before they start by identifying leak-prone area.

What you need to know

About Storm Season



Thunderstorms

Atlanta is in a particular area of the US that gets frequent thunderstorms throughout the year. This consistent exposure to a wet climate could damage or at least lead to the deterioration of the materials on your roof. Shingles can break down over time when they are incredibly damp, leading to more significant problems if not correctly taken care of.

Rain Damage

Rain damage can harm both the exterior and the interior of your home. If you are not regularly doing roofing maintenance, leaks, mold, and other signs of damage can start to show up. Homeowners need to keep their roof clean of growth and debris so that there are no areas of your roof that water can collect and sit. These pools of water can create rotted wood or plant growth in your home. If you can identify the signs of damage and prepare your roof for the storms, your roof will stay in good shape.



Hailstorms



Thunderstorms and heavy rain can be bad for your roof, but hail can be even more harmful. Sometimes hail pellets can fall at a size of 2 inches in diameter, which at this size can put some severe dents into your shingles. After there's an intense hailstorm in your area, do your best to inspect your roof to see if there are any visible damages. Additionally, it is always a good idea to contact your local roofing contractor to do a quick inspection of your property.

Hail damage obviously can be incredibly damaging to anything and everything on our property. Thus, it is vital not to neglect your roof after a massive hailstorm. If you ignore the small dents, they could grow into a more costly problem after the next storm.

Hurricanes & Wind Damage



Although it's not very common around Northern Georgia, hurricanes and heavy winds are the real tests to a roof's quality and stability. Just because Atlanta doesn't often get hurricanes, doesn't mean that we are entirely safe from them.

Homeowners should conduct regular roof maintenance to make sure that it is in good shape for storm season. If preventative steps are not taken before the storm season, hurricanes can surely harass your roof. Most notably because of all the damage that incredibly high winds can cause to an older roof. Moreover, high winds from a particularly intense storm can be incredibly harmful to your roof, especially if it is older or poorly constructed. These winds can loosen and possibly even lift asphalt shingles from your roof, creating bare spots that are aesthetically unattractive and welcoming for leaks.

Seeing loose or fallen shingles is something that should be repaired right away. Ignoring a bald patch on your roof can only lead to further problems, at an even higher cost to repair. If you see any of these signs of wind damage on your roof, contact a local roofing contractor to do an inspection. They can recommend exactly what your roof might need.

Debris



During storm season, winds can become so strong that they can rip branches off trees and cause other lightweight objects to go flying. Often times, that just means that your garbage bin ends up down the road from you, but in the worst case, it could mean a tree branch going through your roof. It is crucial to make sure that debris on your roof is promptly removed as objects on your roof can impede water flow.

If there are just some loose materials such as leaves or shingles, a common way to remove them is simply to blow it off with a leaf blower. But if a big storm sends larger debris onto your roof, such as tree branches or electrical poles, please contact your local roofer to remove and dispose of it.

Remember that half the battle for protecting your roof is conducting preventative maintenance before the storm, but it is also equally important to know what to do after.

5 Common Issues Resulting From Weather Damage

When a severe storm passes through with high winds, torrential rains, hail or tornado activity, you can be left facing an emergency roof repair to fix issues like the ones listed below



- 1** Broken or torn-off shingles.
- 2** Patches of bare substrate stripped of granules.
- 3** A gaping hole in the roof from a fallen tree limb.
- 4** Hail battered shingles.
- 5** Loosened metal panels and fasteners.
- 6** Damaged or missing flashing around the roof edge.
- 8** Damaged skylights or plumbing vents.

Proactive Measures to Help Prepare for Stormy Weather

Although you'll hear on the weather report when a storm is heading toward metro Atlanta, it's impossible to predict whether your roof will suffer any harm. You can make the situation less worrisome and lower the risk of roof and/or interior damage by taking these measures in advance:

- **Find a reliable roofer**

You'll find a roof damage ordeal less stressful if you've already connected with a trustworthy, experienced roofing contractor. Make sure the roofer you choose is licensed, insured and reputable with good references and reviews. Also, look for a contractor who offers 24-hour emergency service and is certified by a recognized roof system manufacturer.

- **Make any needed repairs**

Have your chosen contractor inspect your roof and get any issues taken care of immediately. Knowing that your roof is in good shape can bring peace of mind that it's ready to ride out whatever stormy weather Mother Nature sends your way.

- **Evaluate your household insurance coverage**

Read through your policy so you fully understand the specific types of events you're covered for, and whether you have full or prorated replacement coverage. Plus, talk with your insurer to get well versed in their claims process so you don't have to figure it out when you're stressed and dealing with a damaged roof.



What to do After a Storm Hits

When severe weather moves through the Atlanta area delivering tropical storm-strength winds and torrential rain, it can wreak havoc on your roof even if you do all the necessary preventative measures to protect your home.

After a storm strikes, your immediate priorities after such a storm hits are ensuring your family's safety and protecting your home and its contents from further harm. Here is some advice on what to do after a damaging storm, so life can get back to normal as quickly as possible:

1 Get Immediate Help For Serious Roof Injuries

If a fallen tree limb has gone through your roof, or a large area of shingles or tiles have been torn off by the wind and water is pouring into your attic, call a dependable roofer who offers 24-hour emergency service. A skilled licensed roofer like Pro Roofing & Siding can take appropriate steps like tarping the damaged section to keep additional water from entering over the short term.

2 Investigate for Signs of Additional Damage

For your safety, don't climb up onto the roof, but instead, walk around the outside of your home to check for less obvious damage from ground level. Look for patches of bare underlayment or decking, lifted, curled or torn-off shingles or tiles, damaged or missing edge, eave and penetration flashing, or dented or loose metal panels. Back indoors, go up to the attic armed with a flashlight and look for water drips, fresh stains on the underside of the sheathing, or soggy insulation.

3 Schedule an In-Depth Roof Inspection

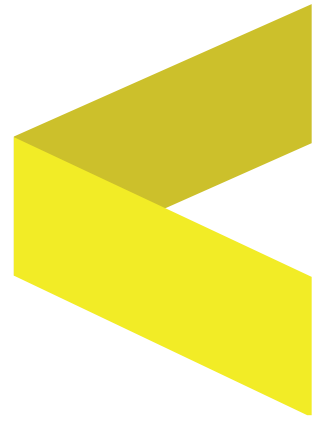
If you find concerning signs of storm damage or you're unsure about conditions up on your rooftop, contact your roofer for a thorough inspection. Just a few cracked shingles or tiles can result in slow leaks that cause costly interior damage if they're not identified and addressed promptly. Trustworthy Atlanta roofers will take photos and document the damage, and provide you with a detailed inspection report.

4 Contact Your Homeowner's Insurance Company

Once you know your roof has sustained damage, call your insurer to let them know. They'll advise you on the process for filing a claim, and set a time to have an adjuster visit. If you have an inspection completed by a reputable and experienced roofer, they should be more than willing to assist with the claims process, so you have peace of mind that your roof will be repaired fully, with quality workmanship and materials.



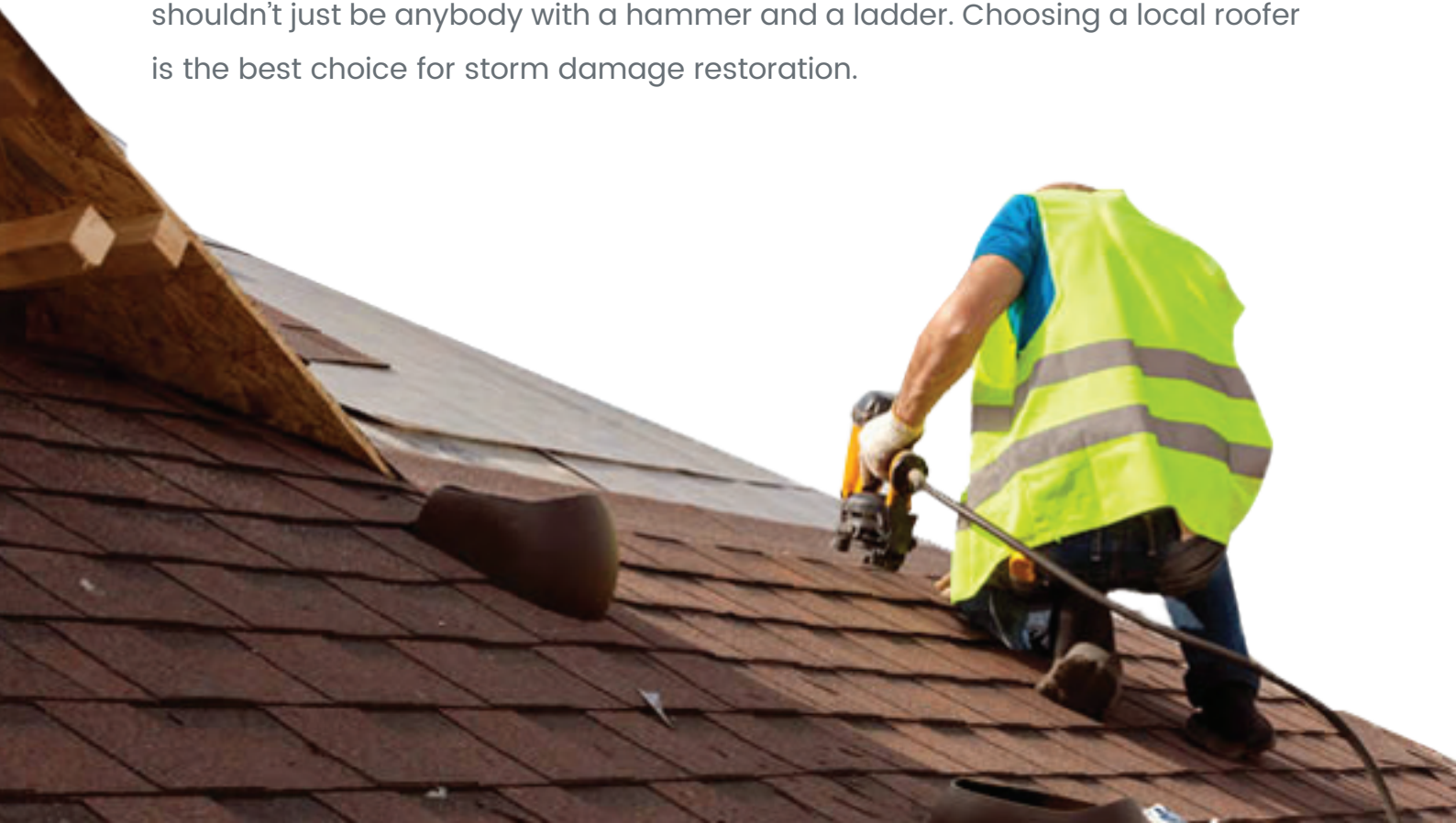
Choosing the Right Roofing Contractor



When you notice storm damage on your roof, your first instinct is to fix the issue as quickly as you possibly can. However, we urge you to be careful while doing this. There are people that travel from state to state to quickly “fix” roofs for homeowners in vulnerable situations.

Often times these roofers are unlicensed and don’t care if their work only lasts an hour after they leave. They already have your money and are gone as quickly as they came. These people go by a lot of names but are most commonly known as Storm Chasers.

We understand that if you find a leak in your roof or signs of more considerable damage during a storm, it could be incredibly startling. However, it is important to stay level headed and make sure that you contact the right roofer for emergency services. When you do your search for a roofing professional, it shouldn’t just be anybody with a hammer and a ladder. Choosing a local roofer is the best choice for storm damage restoration.



5 Reasons

choose a local Contractor

- 1 They know the area.
- 2 They've built a local reputation.
- 3 They're easy to contact in case of any issue.
- 4 They will give you a fair price and a strong warranty.
- 5 They understand the local insurance claim process.

ProRoofing & Siding is a trusted roofing contractor that is local to the Metro Atlanta area. If you were just hit by a massive storm, reach out to our team, and we will be there to make sure your roof stays sturdy and secure.



Be Aware of Storm Chasing Roofers



Look out for out-of-state tags.



Claims of staying in town.



Check for local licensing.



Vague contingency agreements.



Look out for out-of-town subcontractors and crew.



Listen carefully to their offering.



They ask for payment upfront.

Storm chasing roofers have earned their name by following storms. Their goal is to get a lot of roof repair work then move on to the next affected region in search of new homeowners to exploit. This article has tips on how to spot a storm chaser from a mile away and avoid them altogether.

How to Spot A Storm Chasing Roofer

Do your research Storm chasers only scam unsuspecting homeowners with very little information.

Be aware of your state regulations Go as far back as 2-3 years to check for a contractor's business continuity. Don't sign a contract with a representative whose license plates are from out of town.

Ask for references A legitimate roofing contractor will not hesitate to provide references. You can gauge the level of satisfaction from the referees. They are more reliable if they are from the local area.

How to Spot A Storm Chasing Roofer

Ask for a warranty Warranties cover you from any damages which could occur due to poor installation or low-quality materials. However, warranties are of no use if the contractor is long gone.

Remain calm and patient In the wake of a storm, most homeowners are in a state of panic. It makes you an easy target for storm chasing roofing scams.

Don't rush into anything If they are wanting you to sign documents stating you'll work with them at the first meeting, don't!

Look out for out-of-state tags Most storm chasers are not from the area. The license plates on their vehicles usually give them away.

Claims of staying in town The nature of their business requires them to get back on the road every now and then. That won't stop them from trying to convince you they are staying in town for a while.

Check for local licensing Every state has its own set of laws. Storm chasers are never licensed locally since their work in the community is temporary.

Vague contingency agreements Storm chasers make their money by submitting a lower invoice to the homeowner while milking the insurance company for as much as they can. This is a fraud. Don't sign any contingency agreements which do not specify the work to be done.

Insist on proof of insurance Reliable contractors insure their workers in case of injury on the job. Storm chasing roofers won't have this; you are then liable should any accidents happen to the workers on your property.

Only work with locally licensed roofers Storm chasers rarely have up-to-date local licensing. Hiring unlicensed contractors can lead to legal issues later.

Say No to unsolicited offers Storm chasers are known for their aggressive marketing tactics. There is nothing wrong with door-to-door sales. However, nobody should rush you into using their services.

Get Help Now

Storm chasing roofers are an opportunist with only one goal – to replace roofs as many roofs as possible at a low cost and get out of town. Unethical roof contractors can be hard to spot, but these tips will help you to be proactive in keeping them away.

Do you need more information? Are you trying to understand the costs of replacing a roof?

Give ProRoofing & Siding a call today!

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Filing an Insurance Claim



The one thing that should not be procrastinated is filing your claim for storm damage with your insurance company. If your current roofer cannot walk you through the process of filing a claim, you may want to speak with one of our ProRoofing and Siding representatives. We are happy to help guide you through each step in the process and explain what your exclusions and limitations of your coverage area.

Exclusions and Limitations of your Coverage

You should be aware of what your insurance policy may include or exclude in its coverage. Not all policies will cover roof repairs and replacements. There may be some clauses in your coverage that point to exclusions to what your insurance company would pay for. This is why we need to know what insurance company you are with, and which costs your policy will cover. We will also need to clarify if your coverage includes other aspects of your home, such as gutters, siding, windows, etc. From this point, we can help you through a smooth, hassle-free insurance claim process.

5

Steps for Hassle-Free Insurance Claims

Once we have verified with your insurance company which services or costs are covered under your policy, we can get to help you through the process of filing your insurance claim.

- 1** Our skilled team will conduct a thorough roof inspection to capture all the damage the storm may have caused.
- 2** We will confirm this damage and create a record for filing with your insurance company.
- 3** We will organize a meeting with an insurance adjuster to conduct an inspection together.
- 4** We will proceed with the roof restoration work.
- 5** Your deductible should be your maximum out of the pocket expense.

It is also worth noting that when your insurance company is assessing your claim, the quality of the restoration job matters. That is why you must go with an emergency roofer that you trust, and one that has the experience to make sure this process is as stress-free as possible.

Storm Restoration FAQs

Pro Roofing & Siding

■ **Do you work directly with insurance companies with hail/storm damage claims?**

Yes, here at ProRoofing, we work with nearly every insurance company to ensure that you get the compensation that your coverage entitles you to. With our thorough roofing inspection, we can make sure that no damages go overlooked, and the appropriate solutions are put into place.

■ **If I file a storm damage claim with my insurance, will my premiums automatically increase?**

No, insurance companies cannot legally penalize you for making a damage claim caused by forces out of your control. It would be counterproductive for the insurance company to increase your premium every time you made a claim. If they did that, nobody would make a claim, and the purpose of insurance is irrelevant.

■ **My roof looks fine from ground level, how can I tell if I have enough damage to file a claim with my insurance?**

From the ground level, you might not be able to see all the signs of storm damage. Often times hail damage in a roof looks like small dents or divots in your shingles, and if ignored can lead to more significant issues down the line. That is why it is valuable to hire a local roofing company to get up on your roof and do a comprehensive inspection.

Storm Restoration FAQs

— What should I do first? Call a roofer, or file my damage claim?

It is crucial that you call a storm restoration roofer as soon as you notice the damage. This is so that the leak or water damage can be first taken care of and not lead to further damage. At the same time, you shouldn't wait to call your insurance company about the damage. But it is unrealistic to wait for an adjuster to come to look at the damage before fixing the leak. When you go to file a claim, they will need an assessment of the damage and an estimate to fix it anyways. Call our team today to be proactive and make sure your roof stays in good shape.

— The damage to my roof wasn't that bad, and I don't want to deal with my insurance company. Can I just leave it?

We urge you that even if you don't think the damage is that bad, you should still have it taken care of. Damages on your roof will only worsen over time when neglected. That's why it's so essential that you get a local roofer to come and do the necessary repairs that will last.

— Are you Licensed and Insured?

Yes! ProRoofing and Siding is fully insured and a licensed roofing contractor in the state of Georgia.

— Do you offer free inspections?

Yes, we do! Give our team a call today to schedule your free inspection.





About Us

At Pro Roofing & Siding, our customers' needs are of the utmost importance. As a locally owned and operated company, we believe that it is our duty to help the development of our communities in the metro Atlanta area.

Our commitment to our friends and neighbors pushes us to strive for excellence in everything we do, and our passion is transmitted to the quality of our work. Moreover, our comprehensive expertise in exterior home improvements will provide a boost to your property's value and curb appeal. We offer a wide variety of services to either residential or commercial properties.



Services we offer

- ✓ Roofing
- ✓ Siding
- ✓ Gutters
- ✓ Exterior Painting
- ✓ Windows
- ✓ Skylights
- ✓ Attic Insulation





Serving Cities in Metro Atlanta



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Success Story



Storm Damage Restoration in Marietta, GA

We got an emergency call in Marietta, Georgia where a fallen tree went right through the homeowner's roof. Immediately we removed and disposed of the tree, and tarped off the damaged area to prevent further damage inside the home.



The damage to the roof was so severe that we needed to completely redo the framing and decking for the large section of the roof.

On top of the glaring issue of a tree puncturing the roof, the roof had also sustained hail and wind damage on the entire roof. Working closely with the insurance company, a complete roof replacement was agreed upon.

Once the homeowner decided on the color of 3tab composition shingles they preferred for their roof, we ordered the materials and got right to work on the replacement.

The homeowner now has a brand new roof with new gutters, and a new roof on their shed to match.

