



THE HOMEOWNER'S GUIDE TO HAIL DAMAGE

By New Beginnings Construction – Charleston's Trusted Roofing & Remodeling Contractor



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Guide to Hail Damage

HAIL BY THE NUMBERS

- Hail can fall at speeds over **70 mph**, and larger stones can exceed **100 mph**.
- Just **1-inch hail** is enough to damage most roofs, including newer roofs.
- U.S. homeowners face **\$8–14 billion** in hail losses each year.
- Over **6,900** severe hail events were reported in the U.S. in 2023 alone.
- The largest hailstone ever recorded was **8 inches wide** — almost the size of a volleyball.

INTRODUCTION

If you've ever heard hail pounding your roof, you know the uneasy feeling it brings. What starts as light rain can quickly turn into a storm of ice — each strike sounding like golf balls against your home. It doesn't take long before the questions hit: What kind of damage is this doing? How much will this cost? Will my insurance really cover it?

While hurricanes dominate headlines, hailstorms cause billions in damage across the country each year. Roofs, siding, windows, and gutters often take the brunt of it. In Charleston and the surrounding Lowcountry, these storms are an ever-present risk — and we've seen how one storm can shorten the life of a roof or open the door to costly water leaks.

At New Beginnings Construction, our mission is simple: to protect families, restore homes, and walk homeowners through the insurance process with honesty and care. This guide will show you how to protect your property, understand your coverage, and take the right steps if hail ever strikes.

The takeaway? Even “smaller” hailstorms can cause real problems. Sometimes the damage is obvious, but often it takes a trained eye to know what to look for, to see what's been compromised.

Protecting Your Home From Hail Damage

You can't stop a storm, but you can take steps to minimize its impact.

- Choose Impact-Resistant Roofing – If you're replacing your roof, consider Class 4 impact-rated shingles or



metal systems designed to withstand hail strikes. These materials are built to flex and resist cracking.

- Protect Skylights & Solar Panels – Tempered or laminated glass, polycarbonate covers, or mesh screens can help protect vulnerable surfaces.
- Trim Overhanging Trees – Branches can break and worsen damage.
- Secure Outdoor Items – Bring in grills, patio furniture, and vehicles if possible.
- Know Your Roof's Age & Condition – Older roofs are more vulnerable to damage. Regular inspections give you a baseline so you'll know what's new versus pre-existing.

At New Beginnings Construction, we often recommend impact-resistant products not just because they perform better — but because they can sometimes reduce insurance premiums while protecting your biggest investment.

The Importance of Inspections & Documentation

Insurance companies don't always send inspectors anymore. That puts the responsibility on you as the homeowner to prove the condition of your property before and after a storm.

Here's what you should do:

- Schedule Routine Inspections – A professional inspection every few years, or after major storms, gives you a documented record of your roof's condition.
- Create a Home Inventory – Photograph belongings, especially outdoor items like boats, sheds, or grills. Keep digital records safe in the cloud.
- Safely take photos from multiple angles and in different lighting conditions if possible. Subtle dents, cracks, or hail impacts may only appear in certain light, so the more thorough your documentation, the stronger your case will be later.
- This record-keeping may feel tedious, but it's your best defense against claim denials. And if it feels overwhelming, our team is happy to walk homeowners through documenting damage after storms.

Understanding Your Insurance Coverage

Not all policies are equal. Here's what to pay attention to:

- Dwelling Coverage – Pays for repairs to your home (roof, siding, windows).

- Personal Property Coverage – Covers belongings inside your home.
- Additional Living Expenses (ALE) – Helps with temporary housing if your home is unlivable during repairs.
- Coverage B – Extends protection to detached structures like sheds, fences, or garages (usually 10% of your dwelling coverage).

Deductibles

Unlike fire damage, hail often carries percentage-based deductibles (1–5% of your home's value). On a \$400,000 home, that could mean paying \$4,000–\$20,000 before insurance kicks in.

ACV vs. RCV

- Replacement Cost Value (RCV): Covers the cost to replace with new materials at today's prices.
- Actual Cash Value (ACV): Pays only the depreciated value, meaning you could come up short.

At New Beginnings Construction, we always encourage homeowners to understand which policy they have before disaster strikes — and we'll help you navigate the fine print when filing claims.

Filing a Claim & Working With Adjusters

When hail hits, time matters. Here's how to handle it:

1. File Promptly – Insurance companies may deny claims if you miss deadlines.
2. Do Temporary Repairs Only – Prevent further damage, but don't replace until the adjuster inspects.
3. Be Present During Inspections – It's best practice to have a qualified contractor walk the adjuster through your concerns. Encourage them to inspect the roof up close, not just from the ground.
4. Keep Records – Take notes, save emails, and photograph everything.

Choosing the Right Contractor

After a storm, out-of-town "storm chasers" flood neighborhoods. Some may even offer to "waive your deductible" — a tactic that could lead to fraud and invalidate your claim.

When choosing a contractor:

- Verify licensing and insurance.
- Look for a trusted, local company with strong reviews.
- If a contractor offers to waive your deductible, they're encouraging insurance fraud. And if they'll cut corners

there, what makes you think they'll stand behind their work when problems arise?

- Ask about their experience with insurance restoration work, not just standard repairs. There is a lot of nuances working with insurance companies, and if not properly handled, you could be left to pay for items the insurance company may agree to pay for.
- Confirm they'll document damage and repairs thoroughly.

At New Beginnings Construction, we're not just contractors — we're advocates for our customers. We've walked hundreds of Lowcountry homeowners through insurance claims, ensuring the scope of work reflects the true damage and that homeowners aren't left paying out of pocket unfairly.

If Your Claim Is Denied

Insurance companies may try to:

- Blame pre-existing damage.
- Claim the damage is "cosmetic."
- Underestimate repair costs.
- Delay the process.
- Deny for lack of documentation.

Don't give up. Many denials are just opening moves. With persistence, evidence, and the right contractor supporting your case, you can appeal and win fair coverage.

Final Thoughts

Hailstorms don't give warnings, but preparation makes all the difference. The right roofing materials, good documentation, and a trusted local contractor can mean the difference between peace of mind and financial stress.

At New Beginnings Construction, we believe in protecting more than just houses — we protect families, neighborhoods, and peace of mind. If hail ever damages your home, know that we're here to restore it with excellence and integrity.

WE DESIGN IT.
WE BUILD IT.
WE STAND BEHIND IT.

