Hail, Hail Spring is Here

With vaccinations, more daylight and warming weather, things are looking UP. In keeping with our mission of helping people be resilient, here's an important reminder:

It's hail season and climate change is increasing the frequency and severity of hail events. Now is a great time to check whether you're adequately insured and take action if you aren't. Some insurers have added new limits and exclusions for damage due to hail and wind…Has yours?

Here are three questions to get answers to by reviewing your home, renters or business insurance and contacting your agent or insurance company: (Take notes during the conversations and keep them where you can find them later if need be. We recognize that full coverage may be unaffordable or unavailable, but shopping to minimize protection gaps in your insurance safety net will be time very well spent):

1) Does my policy have a special deductible for wind or hail damage and if so, what is it? Check the "Declarations" page of your policy that shows your address, coverages, limits, exclusions, etc.

2) Will my policy cover roof repairs at "Replacement Cost" or only depreciated "Actual Cash Value" or some other reduced amount? Even if you have Replacement Cost coverage for your

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dwelling, there may be a chart or fine print in your policy that limits claim payouts based on your roof's type or age. Replacement Cost coverage on your home, roof and contents is the ideal. Try and get as close as you can to that level of insurance protection.

3) Does my policy limit coverage for "cosmetic" or "marring" damage? If it does, your insurance company will not pay to fully restore your home to its pre-loss condition.

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UP is battling unfair exclusions that insurers have added to protect their profits in light of climate change and calling on public officials across the country to step in. Through our **Restoring Insurance Safety Nets Coalition (RISC)** we are working to stem the tide of fine print that deprives loss victims of repair funds.

You can help! If you find "roof charts" or other gaps in your policy that seem unfair, please send a scan or screenshot to **policies@uphelp.org**

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