

1-2 Inch Hail Hammers Homes in Southeast Louisiana

NEW ORLEANS, La., April 17, 2015 (SEND2PRESS NEWSWIRE) – On a day already associated with bad imagery, April 15 – golf ball sized hail was reported near New Orleans, La. Melissa Henriquez, exterior design specialist with American Roofing and Building Supply in Metairie, La., said, “The golf ball sized hail that hammered the area in Garyville, LaPlace and larger hail that battered Kenner, Metairie and New Orleans is something that is becoming a far too common occurrence in spring and early summer storms.”

She added, “The damage caused by wind and hail from these type storms cost State Farm and its policyholders more than \$3.9 billion in 2012, according to an April 2013 analysis by the insurer. According to Insurance Information Association there were over 5,300 hail storms in the U.S. in 2013.”

Melissa goes on to say that “The damage from hail can be extensive depending on the size of the hail. Hail the size reported in southeast Louisiana can do extensive damage to vinyl siding and roofing shingles in a very short amount of time. I’ve seen homes where the siding was almost totally destroyed due to hail.”

So what recourse does a homeowner have?

“Well,” she said, “my background is in the insurance business, I worked for State Farm in Louisiana for 8 years. I know most home owners insurance policies cover wind and hail damage. So, the first thing is to make a complete assessment of the damages to your home. On the roof you are looking for missing shingles, bruises or dented shingles, cracked or broken tiles, granules collecting in gutters, any leaks in your roof or ceiling. Document this for the adjuster. Survey the rest of the exterior of the home, looking at siding and downspouts and other out buildings looking for holes, dings or dents, cracks or chipping. Check windows for cracks or breaks. Next, and probably most important is to hire a reputable contractor with experience in hail and wind damage claims and with dealing with insurance claims and knows the ropes.”

Melissa offered some sound advice concerning how to mitigate future losses since it seems that hail and wind storms are becoming more and more common and will continue to impact homeowners for years to come.

She says that “Newer developments in roofing material provide affordable ways to mitigate roof loss claims due to hail damage and high winds and are an option for most homeowners.”

When looking at roof replacement whether due to a storm or new construction, ask about Impact Resistant Shingles, this technology can make a homeowner roof nearly impervious to most wind and hail-related damage. The testing is extensive and very convincing. Though impact resistant shingles can cost up to thirty percent more than standard laminate shingles, they pay for

themselves over the long term.

There are other benefits like increased damage resistance, reduced roofing maintenance cost, and may eliminating premature roof replacement altogether. Upgraded roofing shingles can also add to a home's value. Melissa added that some insurers now offer policy premium discounts and higher policy deductibles to their customers.

Melissa invites homeowners who have questions to stop by and see her at American Roofing Supply's new Design Center. The business, located at 2009 S. Hullen Street in Metairie, has several styles and colors of roofing shingles and siding on display, including Impact Resistant shingles from leading manufacturers CertainTeed and Malarkey Roofing Products. As an exterior design specialist, Melissa enjoys sharing a large variety of options, and helps coordinate roofing shingles and siding to give home owners the exact curb appeal that they are looking for.

Melissa offers one last bit of encouragement: "Hey, Instead of fear and frustration concerning an uncontrollable, natural event you may get an exterior makeover at little or no out of pocket expense – isn't that's why you buy insurance."

For more information visit: <http://americanroofingsupply.com/>.

Contact: Melissa Henriquez, (504) 522-8887.

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