

One-Inch Hail Hammers Homes on Mississippi Gulf Coast

BILOXI, Miss., April 20, 2015 (SEND2PRESS NEWSWIRE) – On April 15, near golf-ball-sized hail was reported from Slidell, La. to Biloxi, Mississippi. David Wallen, Branch Manager for Murphy's Roofing Supply in Biloxi, said, "The hail that hammered the area north of I-10 from Slidell to Ocean Springs is something that is becoming a far too common occurrence in spring and early summer storms."

He 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."

David goes on to say that "The damage from hail can be extensive depending on the size of the hail. Hail the size reported on Mississippi's Gulf Coast 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," he said, "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."

David 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. He said 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.” David added that some insurers now offer policy premium discounts and higher policy deductibles to their customers.

David invites homeowners who have questions to stop by and see him at Murphy’s Roofing Supply’s new Design Center. The business, located at 211 South Magnolia Street in Biloxi, Miss. has several styles and colors of roofing shingles and siding on display, including impact resistant shingles from leading manufacturers CertainTeed and Malarkey Roofing Products.

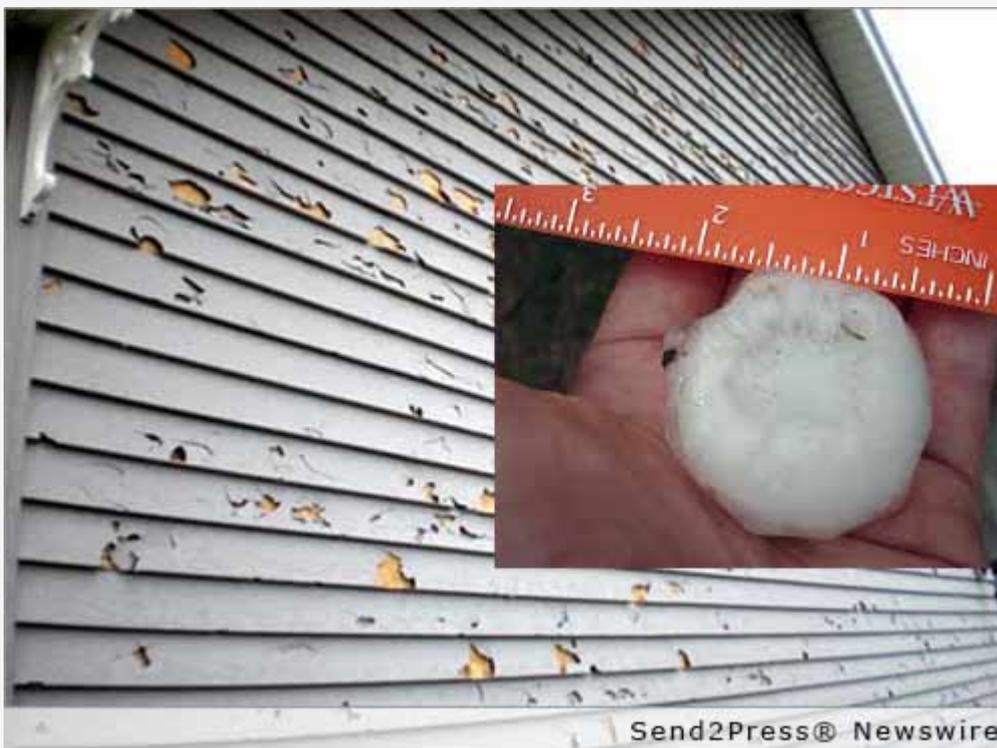
As a roofing specialist, David enjoys sharing a large variety of options, and helps coordinate roofing shingles and siding to give home owners the exact curb appeal that they are looking for.

David offered 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: Murphy’s Roofing Supply on Facebook <https://www.facebook.com/murphysroofingsupply/>.

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