



Lorton: 703-550-0055
Manassas: 703-369-ROOF

Warrenton: 540-788-ROOF
Stafford/Fredericksburg: 540-371-ROOF

7220 Telegraph Square Dr., Lorton, VA 22079-1552 FAX: 703-550-0265

- **ROOFING**
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Subject: Brief Explanation On Possible Hail Damage And What To Do

Dear Homeowners,

During the evening of May 2, 2016, a thunderstorm brought hail as large as 2.25 inches to several neighborhoods in Southern Prince William and Fairfax Counties. You may have noticed signs from roofing companies popping up throughout your neighborhood. The fact that the “storm chasers” have arrived can be a good indication that your area is involved. Many of these “storm specialists” subscribe to internet hail reports that quickly alert them to areas that may have significant damage.

Relax! Your home is probably not in imminent danger. While significant sized hail can damage the shingles, siding and gutters; tear window screens and dent many roof vents, the situation is typically not an immediate threat and your roof will probably not leak. In this brief letter, I will give some suggestions on how to proceed with the evaluation of the possible damages to your home with local roofing companies who will be here for many years after the “stormers” have moved on to another hail opportunity.

Usually there is a two year statute of limitations on reporting this damage to the insurance company. Your insurance company will already be aware of the storm and may have dispatched additional adjusters to the area. Marshall Roofing, Siding, and Windows has been servicing Prince William County since 1980 and has assisted local homeowners through at least 5 major hail events during the past 36 years. You do have a little time and don't need to rush to sign with the first contractor that knocks on your door.

If you think you may have damage, the first step would be to contact your insurance company and request that they send an adjuster to evaluate the condition of your roof, siding, and gutters. Base on availability, we may be able to meet an adjuster at your house to provide roof access and to point out possible damage. Some insurance companies may require that you sign a form authorizing Marshall Roofing to represent you in this claim. This will enable us to work directly with the adjuster to make sure their adjustment is correct including the number of square feet of roofing materials, local requirements for ice protection, etc.

After the adjuster makes this evaluation he will prepare an adjustment report, usually using a program such as Xactimate, listing the allowance for the various aspects of the damage. Often, a large portion of the allowance will be held back until the work is done. This will show up as depreciation, but this money is usually released when the work is completed.

I hope this information has been helpful to you. If you have any additional questions, or we can be of any assistance, please feel free to give us a call.

Thanks, Troy D. Marshall
President Marshall Roofing Inc.
troy@marshallroofing.com