

WYOMING DEPARTMENT OF INSURANCE

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*****FOR IMMEDIATE RELEASE*****

Pine Bluffs Hit by Hailstorm

CHEYENNE, Wyo – A powerful hailstorm hit the town of Pine Bluffs and surrounding rural areas on Wednesday afternoon, causing considerable damage to homes, businesses, and property in that area. Wyoming Insurance Commissioner Tom Glause advised consumers to contact their insurance agent as soon as possible. Representatives from the Wyoming Department of Insurance were on site in Pine Bluffs on Thursday to assist residents.

Consumers are encouraged to consider the following tips after a violent storm:

- Assess the damage. Check trees, shrubs and plants around your home. If they are stripped of their foliage, there is a possibility that your roof is damaged too.
- Avoid ANY down powerlines.
- Check your car for dents and broken or cracked glass.
- Protect your property from further damage. Cover broken windows and holes in your roof so that no water can enter and damage your home's interior.
- Cover broken glass in your car to prevent damage to the interior from rain.
- Document and photograph the damage before cleaning it up, if possible.
- File your claim. Call your agent or company as soon as you notice damage. Most homeowner's policies cover hail damage. Your car will be covered if you have comprehensive auto coverage.

Commissioner Glause also reminded residents that after a natural disaster, repair personnel often go from door-to door in damaged neighborhoods, offering clean-up or repair services. Many of these business people are reputable. Others are not. The dishonest ones may pocket payment without completing the job or use inferior materials and perform work not up to code.

Hiring a reputable contractor to do repairs is critical. Make certain the contractors are licensed and have adequate insurance coverage. It is the homeowner's responsibility to hire and approve of a contractor during the repair process of an insurance claim.

- Get more than one estimate. Don't be pushed into signing a contract right away.
- Get everything in writing. You will need details on the work to be done, materials, time schedule, guarantees, and cost.
- Ask for a payment schedule. Other expectations should be detailed and in writing.
- Demand references and check them out.
- Ask to see the contractor's driver's license. Write down the number along with the vehicle plate number.
- Ask for proof of bonding/liability insurance.

- Ask for the contractor's business card. It should have a verifiable street address and office phone number.
- Never sign a contract with blanks. Unacceptable terms could be added to incomplete forms.
- Never pay a contractor in full or sign a completion certificate until the work is finished.
- Insurance coverage may be rendered void if intentional misrepresentation by the policy holder is discovered.

For additional questions, contact the Wyoming Department of Insurance at 1-800-438-5768. More information is also available on the Department's website at: <http://doi.wyo.gov>.