

# JudgeFite Insurance

## Hail Season is Here!

Hail season has started in North Texas - hail is the #1 natural disaster in our area. Make sure you are properly insured and informed about adequate insurance coverage.

- 1** Is your home insured at Replacement Cost, including both structure AND roof? Be careful – many carriers, including reputable, brand-name carriers, are limiting coverage on roofs to Actual Cash Value, or after a few years will move to Actual Cash Value. This can be disastrous for homeowners and cost them tens of thousands of dollars. Very few people actually read their policies and do not understand the coverage. As hail claims have become more common in North Texas, some carriers and agents have gotten pretty sneaky in an effort to keep costs down. That is all fine and good – until there is a claim!
- 2** Are you insured with an A-Rated Insurance carrier? There are plenty of “fly-by-night” carriers out there who don’t handle claims properly, drag their feet, disappear into the night, and are not financially stable enough to handle big storms. Don’t get caught with a claim with a poorly rated insurance carrier! Make sure you ask your agent or research online the carrier rating with “AM Best” or “Denotech”, two rating services. If the answer is anything less than an A-rating, you should think twice before placing coverage.
- 3** If you think you have hail damage but are not 100% sure, call a qualified roofer first! Do not file an insurance claim until you are absolutely certain you have hail damage. If there is not actual damage or the damage isn’t enough to cover the deductible, filing a claim will still stay on your record for years. Higher claim frequency can negatively impact future premiums, insurance scores, and even the future insurability of a home.
- 4** Try to bundle home and auto for maximum cost savings and other benefits. Did you know that with many insurance carriers, if your home and auto are insured with the same insurance carrier, and both are damaged in a hail storm, you only have a single deductible to fix both? This can save you hundreds or even thousands of dollars! Not to mention, they will save on their premium by bundling!

## When you chose Judge Fite Insurance, you can have piece of mind.

We set our standards high because we believe in providing our clients with the best products and carriers. Judge Fite Insurance only writes Replacement Cost. We only write with A-Rated Carriers. We offer the bundling opportunity to every homeowner to save the maximum amount possible and give bonus coverage like the single deductible.

While North Texas is an amazing place to live, work and raise a family, hail is a part of life. It is not a matter of “if,” but a matter of “when.” Trust Judge Fite Insurance to find the right coverage and protect your biggest asset from the uncertainties of life!

6959 Lebanon Rd, Ste 201 | Frisco, Tx 75034  
insurance@judgefite.com | 214-446-2571  
www.judgefiteinsurance.com