



STORMWISE
Automotive Hail Repair

How Much Does Hail Damage Devalue A Car?



The Cost of a Hail Storm

It's surprising to most how much damage a hailstorm can do: what looks like a few dimples here and there on your car can actually cost thousands of dollars to fix.

But the real question is: will your insurance cover the repair cost?

How Much Does It Cost To Repair Hail Damage?

Repair costs could be as little as \$2,500, or as high as \$16,000, depending on various factors that will affect how the hail damage is estimated.

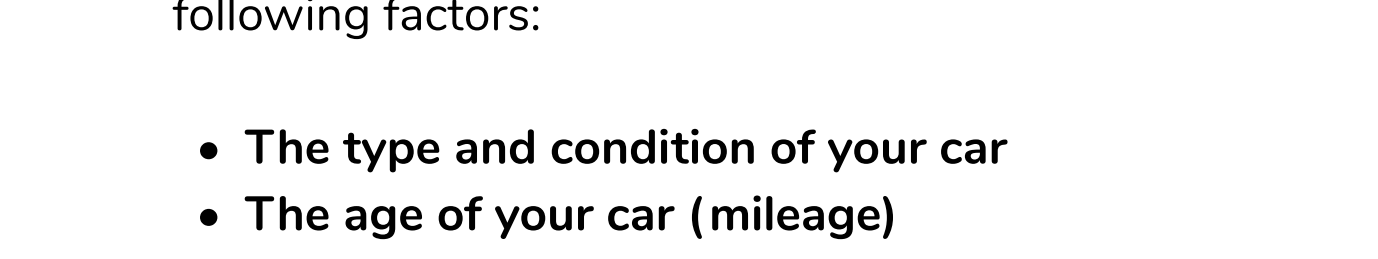
A small dent repair job may be relatively inexpensive, but when several panels have numerous dents, the price will likely be in the thousands.



Car Value And Insurance Hail Coverage

If you have comprehensive insurance to cover your hail damage, is it worth it to file a hail claim?

The rule of thumb is that if the damage exceeds your comprehensive deductible, it's advisable to fix it. But if the repair cost exceeds around 50% to 60% of your car's value, your vehicle might be considered a total loss, otherwise known as "totaled."



How to Determine Car's Value after Hail Damage

The value of your car is evaluated on the following factors:

- The type and condition of your car
- The age of your car (mileage)
- Additional add-on features



How Much Does Insurance Pay For Hail Damage?

Once you file a hail claim, the insurance company will typically schedule an adjuster appointment to look at the damage and write an estimate.

99% of the time, the estimate you receive from a repair shop will be higher than your insurance tells you because the initial estimate from the adjuster didn't capture all the damage.

If that happens, a qualified provider can write a list of items your insurance didn't capture and send it to your adjuster to approve, called a "supplement."



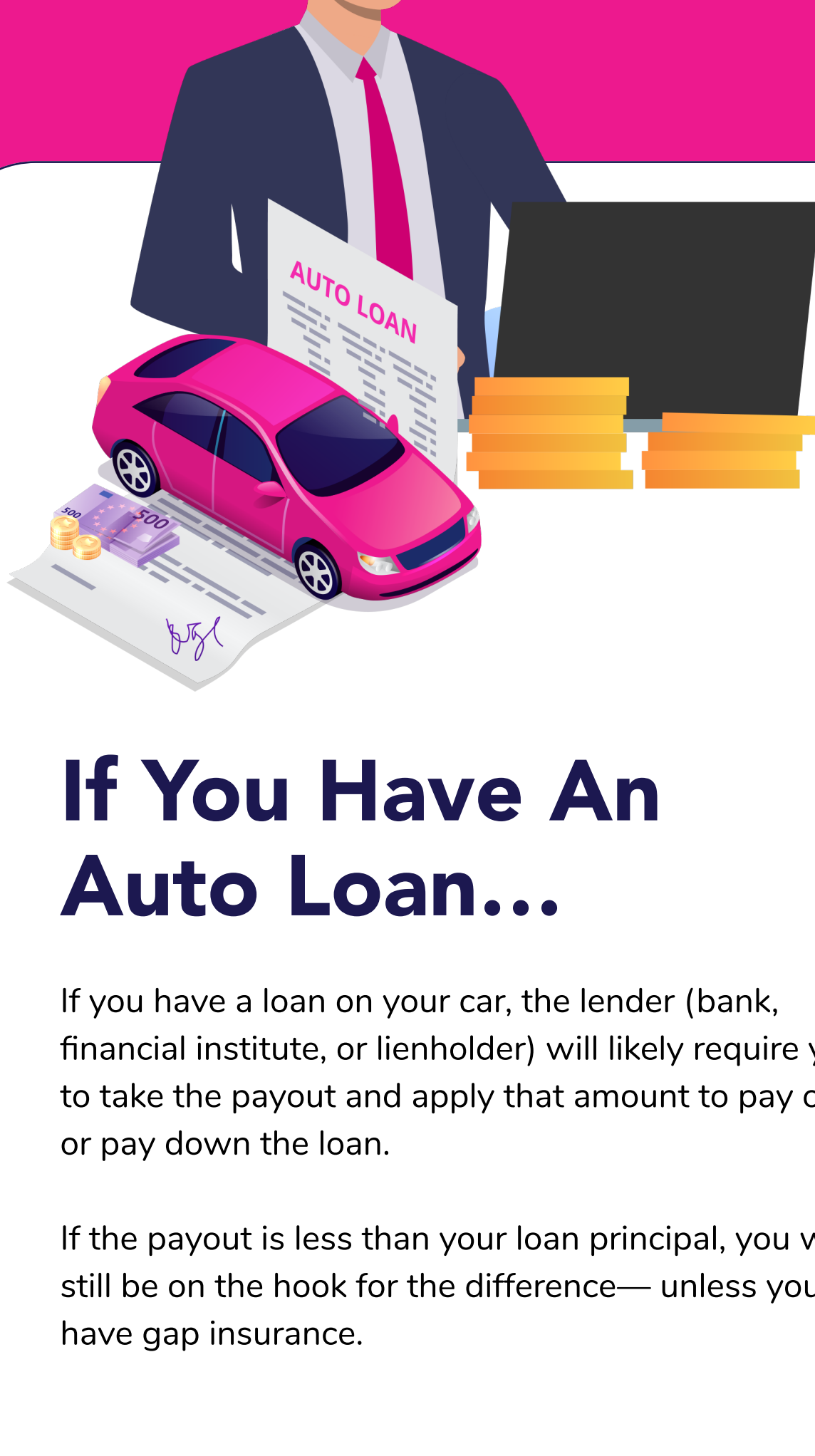
Will Filing For A Hail Repair Increase My Insurance Premium?

The short answer is NO, as hail damage is considered an Act of Nature. However, most insurance companies would tell you that they keep a record of every hail claim, and if you have an exorbitant amount of hail claims, they could drop you.



What If My Car Is Declared A Total Loss Due To Hail?

Depending on the state you're in, your car may receive a Salvage Title, meaning that the vehicle is declared a total loss by the insurance company. Depending on the state, your car may not be able to be licensed or insured until it's repaired.



If You Have An Auto Loan...

If you have a loan on your car, the lender (bank, financial institute, or lienholder) will likely require you to take the payout and apply that amount to pay off or pay down the loan.

If the payout is less than your loan principal, you will still be on the hook for the difference— unless you have gap insurance.

Hail Damage Repair—Without The Headache

Understanding how hail damage to your car affects your insurance and how to handle payments for repairs can seem like a complicated topic. Luckily, you don't have to figure it out all on your own.

As the premium paintless dent repair and automobile hail damage repair specialist, the professionals at StormWise can help you figure out what to do with the hail damage on your car and what the best plan of action is.

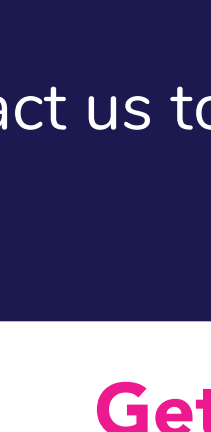
We offer:



Free Rental Car



Free Valet Service



Lifetime Warranty



Deductible Coverage

Our team of experts is standing by to get your vehicle back on the road (and looking better than ever).

Contact us today for a free quote—in just 5 minutes!

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