



FREE HOMEOWNER GUIDE • KENTUCKY & OHIO • 2026 EDITION

STORM DAMAGE AND YOUR INSURANCE CLAIM

A plain-English guide for Kentucky and Ohio homeowners,
from the first storm photo to the final walkthrough.

[859] 420-7382 nobigdealwithjoedeal.com

GREATER CINCINNATI & NORTHERN KENTUCKY

SECTION 01

BEFORE YOU CALL ANYONE

A hailstorm or a wind storm leaves a lot of people knocking on doors and a lot of homeowners unsure what to do first. This guide walks through it in order: stay safe, write it down, get an honest inspection, and then decide about a claim. It's written for homeowners in Kentucky and Ohio, because the two states' rules are different in ways that matter.

NOTE Who this is from

I'm Joe Deal, owner of No Big Deal Home Solutions, a roofing, siding and gutter company in Greater Cincinnati and Northern Kentucky. I document storm damage and meet adjusters every season. I'm not an insurance company, a lawyer or a public adjuster. This is general information, not legal advice.

IF WATER IS COMING IN

- ☐ Move what you can away from the leak and put down a bucket or towels.
- ☐ Take photos and a short video of the water, the ceiling and the date.
- ☐ Call or text a roofer for an emergency tarp. Don't climb on a wet roof yourself.
- ☐ Tell your insurance company promptly. Most policies expect you to protect the home from further damage.

An emergency tarp from us is billed on its own invoice, separate from any repair or replacement.

WRITE IT DOWN WHILE IT'S FRESH

- ☐ The date and rough time of the storm
- ☐ Photos from the ground of every side of the house, the gutters, the downspouts and the AC unit
- ☐ Anything dented, cracked or torn: siding, window screens, vents, fences, cars
- ☐ Shingle pieces or granules in the yard or at the downspouts
- ☐ Any new water stains inside, especially on top-floor ceilings and in the attic

Our free [5-Year Storm Report](#) shows the hail and wind reports the National Weather Service logged near your address, which helps you pin down the date.

SECTION 02

HOW A CLAIM ACTUALLY WORKS

GET AN INSPECTION BEFORE YOU FILE

You don't have to file a claim to find out whether you have damage. A free inspection first tells you whether there's storm damage at all, and roughly how much. Some roofs have wear, not storm damage, and filing on wear can count against you without paying anything.

NOTE What I tell every homeowner

Whether insurance covers it depends on your policy and the damage. I'll tell you honestly if it's worth a claim.

My inspection is free and takes 45 to 60 minutes. I get on the roof myself and photograph every hit, and you get the photos. If you want a formal written report with photos, a condition rating and repair recommendations (for your records, a real-estate deal or your insurer), that's \$150.

YOU FILE AND YOU OWN THE CLAIM

If there's real storm damage and you decide to file, you call your insurance company or file online. The claim is yours. You decide whether to file, you talk to your insurer, and you decide what to do with the result.

NOTE What I do, and what I don't

I document the damage and meet the adjuster. The claim stays yours, and what it pays is between you and your insurer. I don't speak for you to your insurance company, and I'm not a public adjuster.

THE ADJUSTER VISIT

Your insurer sends an adjuster to look at the damage. A typical roof visit takes 30 to 90 minutes. The adjuster usually:

- marks off test squares on each slope and counts hits
- checks soft metals (gutters, vents, downspouts, the AC unit) for dents
- looks at siding, windows and screens on the side the storm came from
- measures the roof and takes photos

You can be there, and you can ask your contractor to be there too. I'm glad to meet the adjuster on the roof so the damage I photographed gets seen. The adjuster writes up the insurer's estimate, and it usually arrives days to a few weeks later.

READING THE INSURER'S ESTIMATE

The estimate can look like a wall of line items. Four numbers matter most:

Term	What it means
Replacement cost value (RCV)	What the insurer figures it costs to repair or replace the damaged items today.
Depreciation	An amount taken off for the age and wear of what was damaged.
Actual cash value (ACV)	RCV minus depreciation. On many policies this is the first check you receive.
Deductible	Your share of the loss, set by your policy. It comes out of what the insurer pays, and you pay it.

On many replacement-cost policies, the insurer holds back the depreciation and releases it after the work is done and they get proof, such as the final invoice. Some policies pay actual cash value only, and some use a separate wind or hail deductible, often a percentage of

your home's coverage rather than a flat dollar amount. Your declarations page says which you have. If you're not sure, ask your agent before you sign anything.

IF THE ESTIMATE MISSED SOMETHING

Adjusters miss things, especially on steep roofs or after big storms. If the insurer's scope left out damage I documented, I can give you an updated estimate with photos of what was missed. You decide whether to send it to your insurer. If the claim is denied, you can ask your insurer about a re-inspection, check your policy's appraisal clause, or hire a licensed public adjuster to represent you. I'll tell you honestly whether the damage supports going further.

SECTION 03

YOUR RIGHTS WHEN YOU SIGN

The two states treat storm contracts differently. Here's what applies in each, as of October 2026.

KENTUCKY RULE Kentucky insurance jobs

Kentucky's law on contracts paid from insurance (KRS 367.620 to 367.628) gives you extra protection.

You can cancel the contract until midnight of the fifth business day after your insurer gives you written notice that all or part of your claim isn't covered. The contract has to tell you that, and include a cancellation form.

A contractor can't require payment in advance until that cancellation period has passed. On our Kentucky insurance jobs, nothing is due at signing: your deductible and the insurer's first (ACV) payment are due after the insurer's written decision and the five-business-day window. An emergency tarp or repair goes on its own invoice.

A contractor can't pay or rebate any part of your deductible, and can't give you anything worth more than \$100.

A contractor can't represent you on your claim or act as your adjuster. They can give you an estimate and talk with the insurer's representative about the damage.

OHIO RULE Ohio

If you sign a contract at your home after a contractor's sales visit, Ohio's Home Solicitation Sales Act usually gives you until midnight of the third business day to cancel. The contract has to say so and include a cancellation form. There are exceptions, such as a bona fide emergency, so check your contract or ask us.

For larger home-construction contracts (over \$25,000), Ohio law generally limits the down payment to 10% before work begins. Your contract should spell out exactly what's due at signing and when every other payment is due. If anything is unclear, ask before you sign.

Ohio has no roofing-specific insurance-claim law like Kentucky's yet. Your deductible is still yours to pay: hiding it from your insurer can be insurance fraud.

THE NBD PLEDGE Our promise on every job

For as long as you own the home, we'll come back and make it right. That's the NBD Pledge: a promise, not a warranty term. Your written labor warranty comes by package and is spelled out in your contract.

SECTION 04

RED FLAGS AFTER A STORM

Most contractors are honest. The ones who aren't tend to show up right after a storm. Walk away from anyone who:

- ☐ Offers to waive, cover, rebate or "work with you on" your deductible. In Kentucky it's against the law, and in Ohio it can be insurance fraud.
- ☐ Offers you cash, gift cards or other rewards tied to your claim.
- ☐ Wants you to sign over your claim or your insurance check to them, or to let them take over your claim.
- ☐ Calls themselves an insurance or claims "specialist" who will speak to your insurer for you.
- ☐ Wants a large payment before any work is done, or a contract signed on the spot.
- ☐ Has no local address, can't show a certificate of insurance, or won't put their warranty in writing.
- ☐ Promises how your claim will turn out before your insurer has even looked at it.

SECTION 05

FROM THE CLAIM TO A FINISHED ROOF

- 01 Inspection:** free, with photos, so you know what you're dealing with.
- 02 You decide and you file,** if it's worth it.
- 03 Adjuster visit:** I meet the adjuster on the roof if you want me there.
- 04 Read the estimate together:** RCV, depreciation, ACV, deductible and what's included.
- 05 Pick your package** and get a written, itemized contract with your cancellation rights and payment schedule.
- 06 The work:** most roofs are done in a day, with a magnetic nail sweep and full cleanup.
- 07 Final walkthrough** with me, then the final payment.
- 08 Paperwork for your insurer,** such as the final invoice and completion photos, if your policy releases depreciation after the work.

For impact protection on the new roof, the GAF Timberline UHDZ shingle we install on our Elite package is UL 2218 Class 4 impact-rated. Some insurers offer a discount for Class 4 roofs; ask your agent.

SECTION 06

QUESTIONS HOMEOWNERS ASK

DO I HAVE TO USE THE CONTRACTOR MY INSURANCE COMPANY RECOMMENDS?

No. You can choose your own contractor. Your insurer pays for the covered damage under your policy, whoever does the work.

HOW LONG DO I HAVE TO FILE?

It depends on your policy. Many set a deadline for reporting a loss, and some are short. Check your policy or ask your agent, and don't wait: damage is easier to document while it's fresh.

WILL FILING RAISE MY RATES?

It can, depending on your insurer and your claim history. That's a question for your agent. It's one reason an honest inspection before you file is worth it.

CAN I KEEP THE INSURANCE MONEY AND NOT FIX THE ROOF?

Talk to your insurer and your mortgage company first. If there's a mortgage, the check is often made out to the lender too, and leaving storm damage unrepaired can affect future claims.

WHAT DOES THE FREE INSPECTION INCLUDE?

I check the whole roof, the flashing, the vents and pipe boots, the gutters and the siding, take photos of every concern and show or text them to you. It takes 45 to 60 minutes. I reply to every request within 24 hours, usually the same day.

SECTION 07

NEXT STEP

If you've had hail or high wind, book a free inspection at nobigdealwithjoedeal.com/inspect, or call or text me at (859) 420-7382. I'll tell you straight whether it's storm damage, and whether it's worth a claim.

Joe Deal, No Big Deal Home Solutions

READY WHEN YOU ARE

BOOK YOUR INSPECTION

Joe is on every roof, with no salespeople. He replies within 24 hours, usually the same day.



Free, photos included



45-60 minutes



Written report: \$150

CALL OR TEXT JOE

(859) 420-7382

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GAF CERTIFIED • TAMKO PRO GOLD • IKO ROOFPRO ADVANTAGE • FULLY INSURED



SCAN TO BOOK



SERIOUSLY.