

# John Smith Insurance Agency Warns Drivers to Prepare for Summer Storms in Colorado

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*As summer approaches, the John Smith Insurance Agency warns drivers of the need to protect their vehicles from damage*

COLORADO SPRINGS, CO, USA, June 5, 2018 /EINPresswire.com/ -- As summer approaches, the [John Smith Insurance Agency](#) warns drivers of the need to protect their vehicles from damage caused by summer storms in Colorado. Heavy winds and damaging hail can cause thousands of dollars' worth of damage to a car, truck or SUV. From a few dents in the roof to a shattered window, storms can wreak havoc on vehicles. If a tree limb falls on the automobile, it can even cause a total loss.



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*John Smith Insurance Agency*

It is the summer season which means storms can form quickly and move in with little warning. John Smith Insurance Agency says it is important to be prepared. "I would advise anyone to keep an eye on the weather," Smith says. "Know what's coming before it hits. You not only have your home to protect but your car as well."

Smith advises policyholders to review their car insurance policies to ensure they have adequate coverage. "You often don't think much about car insurance until you need to file a claim," he says. It is too late then to make any changes. Car owners should make sure of the coverages they have as well as the limits on each type of coverage. It is a good idea to meet with the agent and discuss [car insurance in Colorado Springs](#) before a person needs to file a claim. Hail is considered a natural disaster which means it will not affect rates or cause them to increase.

It is also important to have a plan in place for when severe weather is forecasted. The driver will want to think about how to protect their vehicle whether they are at work or at home. Anyone with a garage should use it when inclement weather is predicted. It is also a good idea to stop driving and pull over to lessen the damage to a vehicle. Driving at higher speeds will increase the likelihood of damage in a storm. For people who do not have any type of protected building for their vehicles, they can purchase covers which can reduce damage or even prevent it. These covers can be put in place even if the car is in a parking lot. It is also a good idea to park beside a building in the opposite direction of the storm.

If a storm does occur and the vehicle is out in it, the owner should check for damage right away. However, that does not always mean they will be able to spot dents made by hail. It is a good idea to take the vehicle to a trusted body shop to have it inspected. Once the person knows the cost of the damage, they can decide whether to handle it out of pocket or through an insurance claim. If the cost of the damage is less than the deductible, it makes sense not to turn in a claim. Summer storms can be severe, but drivers can be prepared with the right coverage for car insurance in Colorado Springs.

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