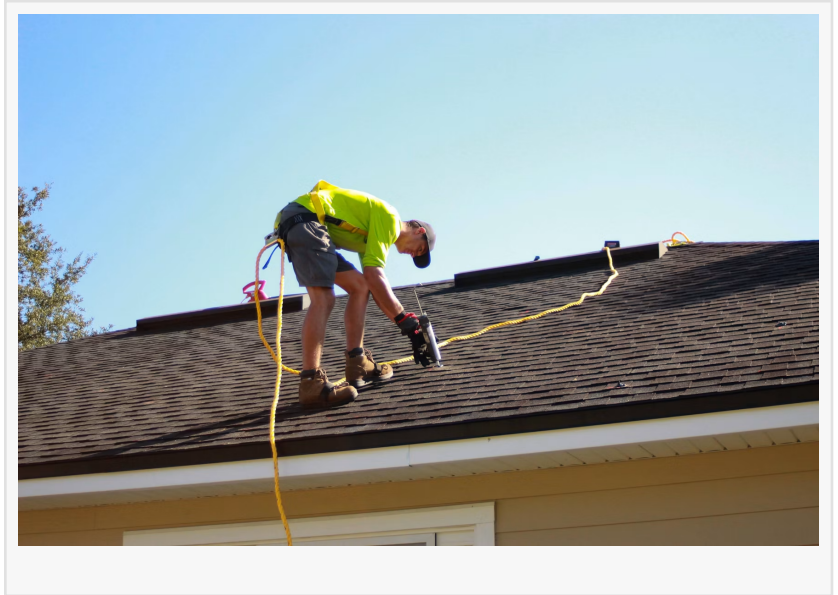


# Sims Exteriors & Remodeling Warns Homeowners About Costly Storm Coverage Gaps

*As hail losses reach record levels nationwide, this Wisconsin remodeling company is encouraging homeowners to review their coverage before storm season*

MADISON, WI, UNITED STATES, June 18, 2026 /EINPresswire.com/ -- In 2024, hail-producing storms caused an estimated \$54 billion in insured losses across the United States, according to the Insurance Information Institute. Over the same period, many carriers have adjusted how storm claims are paid. Changes are often disclosed in policy update notices but are rarely reviewed closely by homeowners.



JW Sims, founder and president of [Sims Exteriors & Remodeling](#) in Stoughton, Wisconsin, saw that dynamic play out directly after a major hailstorm swept across southern Wisconsin in April 2025, triggering a rare “destructive” Severe Thunderstorm Warning issued by the National Weather Service in the Madison area. His company received more calls in the 30 days following the storm than it typically handles in six months, with many homeowners surprised to find their coverage had changed since their last claim.

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*JW Sims, founder and president of Sims Exteriors & Remodeling*

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## How Coverage Has Changed

Driven by rising losses, many carriers have restructured storm claim payouts in recent years. Several changes are worth understanding before a claim is necessary:

### Replacement Cost vs. Actual Cash Value (ACV)

Replacement cost coverage pays to replace a damaged roof with comparable new materials. Actual cash value coverage accounts for depreciation, which can significantly reduce the payout for older roofs. On a 14-year-old roof with a 25-year lifespan, the gap can exceed \$10,000 on a \$20,000 replacement. Many insurers now apply ACV-based coverage to roofs once they reach a certain age, often between 10 and 15 years.

### Non-Recoverable Depreciation

Some policies permanently withhold the depreciation amount. Others release it only after repairs are completed and documented. The distinction is meaningful and not always clear in policy language.

### Cosmetic Damage Exclusions

Many policies now exclude cosmetic storm damage like dents, dings and surface marks that do not affect structural integrity. This exclusion has become more common across hail-prone regions of the Great Plains, Midwest and Mid-Atlantic.

### Siding Matching

In many states, insurers are required to replace only the damaged portion of siding. If an exact color or product match is unavailable, a comparable substitute may be approved, which can result in mismatched exteriors.

### Deductible Changes

Percentage-based wind and hail deductibles, often 1% to 5% of a home's insured value, are increasingly common. On a \$400,000 home, that represents up to \$20,000 out of pocket. The average home insurance deductible increased 24.5% from 2024 to 2025, according to industry data.

### Choosing a Contractor After a Storm

Post-storm demand for roofing and siding contractors typically spikes quickly. Consumer protection agencies nationwide advise caution around contractors who require large upfront payments, pressure immediate decisions or offer to waive insurance deductibles, a practice that

is often fraudulent.

Even among reputable contractors, taking on more volume than crews can realistically handle can affect workmanship quality.

“There are storm-response contractors who do excellent work,” Sims said. “But homeowners need to slow down and ask the right questions. Who is actually doing the work: the company’s own crew, or subcontractors they just brought in? Who will be accountable if something goes wrong a year from now? A two-week wait for a contractor with a real track record is almost always worth it.”

### Recommended Steps Before Storm Season

- Request a policy review with your insurance company or agent and ask specifically about coverage type, depreciation terms and cosmetic damage exclusions.
- Read policy update notices carefully. Coverage changes are typically disclosed through mailed or emailed updates.
- Document the home’s current condition with timestamped photos and video.
- Understand the claims timeline. In most states, homeowners often have more time to file and complete repairs than post-storm urgency suggests.
- Vet contractors carefully by confirming licensing, insurance, workmanship warranties and who will physically perform the work.

“People do not think about this until they’re standing in their driveway after a storm,” Sims said. “The best thing homeowners can do is review their policy now, before the next storm hits.””

### About Sims Incorporated

Based in Stoughton, WI, Sims Incorporated specializes in transforming homes with a comprehensive range of design and remodeling services. Known for their commitment to quality, innovation, and client satisfaction, they've become a beacon of excellence in home transformation. More details are available at [madisonexteriorsandremodeling.com](http://madisonexteriorsandremodeling.com).

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