

SOLA wind and hail checklist

Bring this page and your current home policy to a coverage review.

Read your home policy

- What is the wind or hail deductible: a dollar amount or a percentage?
- Is the roof paid at replacement cost, actual cash value, or on a schedule?
- Are there separate roof, cosmetic, or storm exclusions?

Review a SOLA quote

- What is the limit and total annual cost?
- Which damage and weather events qualify?
- When does coverage actually begin?
- What are the exclusions and claim requirements?

What SOLA says

SOLA describes a separate wind and hail policy that works alongside homeowners insurance. It says structural damage from qualifying hail, wind, or tornado events may be covered; maintenance, wear, neglect, and cosmetic damage are excluded. SOLA lists Texas for its Wind/Hail E&S policy. The issued policy sets the terms, subject to underwriting approval.

Questions for your agent

My wind/hail deductible and roof settlement terms:

My largest likely out-of-pocket gap after a storm:

Does a separate policy, a deductible option, or a different home policy fit better?

Source: SOLA, "Explaining the Sola Wind/Hail Policy" and "Sola Financial Backing," checked September 24, 2026. Read the full review at www.eckertgroup.com/sola-insurance-review.html. Coverage depends on the issued policy. Eckert Insurance Group · Austin, Texas · (512) 472-6969