



WIND AND HAIL CRISIS POLICY

HOW THE POLICY WORKS:



Step 1
A wind or hail storm goes over your insured property



Step 2
Sola uses data from the National Weather Service and other sources to identify properties likely affected by the event



Step 3
If your property is damaged, we'll send you a text and email asking you to confirm any damage and submit photos



Step 4
The payout is determined by the EF/Wind level at your property. For hail, you'll receive the full payout if there's a 65% or higher chance your home was damaged, based on independent data.



Step 5
Use the payout to repair your home, cover your primary deductible, or for any other recovery needs!

The wind and hail crisis policy pays out when we detect a significant wind or hail event at the property location and verified severe property damage.

SOLAINSURANCE.COM



COVER YOUR WIND AND HAIL DEDUCTIBLE

Sola's Wind and Hail Crisis Policy helps offset rising insurance deductibles by providing a payment of \$5,000 towards any out-of-pocket expense you incur after filing a claim on your home insurance for wind and hail damage.

	TORNADO, WIND, HAIL	TORNADO ONLY
ELIGIBLE STATES	AR, MO, IA, IN, OH, KY, TN, GA, IL	All states with the exception of: AL, AZ, KS, LA, MS, OK, TX, NC, NJ, WV
TIER	EE Cost	EE Cost
EMPLOYEE MONTHLY RATES	\$13.66*	\$7.33
\$5,000 payout for Hail (65+%) and Wind & Tornado (EF0-EF5).		



SEVERE DAMAGE FROM WIND OR HAIL MAY INCLUDE:

- 1 Holes in property structure
- 2 Broken windows
- 3 Missing roof shingles
- 4 Fallen trees on property structure

1. How does Sola help me save money on my home insurance?

By increasing the wind and hail deductible on your main home insurance policy and filling the gap with Sola, you can save, on average, \$300 a year in premiums.

2. What does the Wind and Hail policy provide coverage for?

Our product will pay in the event of a severe straight-line wind, hail, or tornado event. Our advanced weather algorithms, backed by decades of data, accurately determine damage and automatically reach out to you when you've been impacted. You won't have to worry about filing a claim, and you'll get your payout within days. You can then use the money to cover part of or your full deductible. We do not need evidence of receipts and you can spend the payout how you see fit.

3. How does Sola automatically detect if a damaging wind or hail event has occurred over your property?

Sola uses private and public weather data sources, such as NOAA and the National Weather Service, to determine if a severe and damaging wind or hail event has occurred at your property. IMPORTANT: Receiving wind or hail at your property does not automatically guarantee a payout. Your policy's declarations page specifies the thresholds for damaging hail and high winds that must be met first to initiate a claim.