

# Frequently Asked Questions

Talk to your agent today to learn more about Sola

## What is the wind/hail coverage for?

This policy helps cover your home insurance's wind/hail deductible and related out-of-pocket costs. Like all major carriers over the past decade, we use National Weather Service data to identify and pay wind/hail claims. Sola is the first carrier to use this data to avoid adjustors, reducing costs for our customers and providing an easier claims experience.

## How does the payout work?

When wind, hail, or tornado damages your home, proof is submitted, and Sola reviews storm data alongside the details provided. Payouts are issued based on the intensity of the event and the coverage selected.

## Does the Sola policy have a deductible?

No, our policy does not have a deductible.

## Will a claim from Sola be reported to my CLUE or historical home damage report?

No, a Sola claim is not reported on your CLUE or historical home damage report.

## Will you non-renew or increase my premium after a claim?

No, we will not non-renew a policy or increase the premium after a claim. Our policy cost is only based on your home's risk, not your personal details or whether or not you filed a claim. This means we will not penalize you for getting the coverage you paid for.

## What are your different payment methods?

You can pay monthly or annually through a bank account or credit card. Discount is offered for full-year payments.

## Is there a waiting period before coverage becomes active?

Yes, after purchasing the policy, there is a five-day waiting period from the purchase date before you are eligible for a payout unless the policy start date is more than five days out.

## What is Sola's financial backing?

We are fully reinsured through A rated reinsurance carriers out of Lloyd's of London.

## What types of homes are eligible for coverage?

This policy is available for site-built homes, mobile and manufactured homes, landlord properties, vacation homes, and multiple properties. We also accept policies for farms and vacant homes. Each policy must be issued in the name of an individual.

## Can I write the Sola policy under the name of LLC and corporation?

No, the policy cannot be written in the name of an LLC or corporation.