sola

Frequently Asked Questions

We’ve got your questions covered

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 damage occurs, proof is submitted, and Sola reviews the storm data alongside the provided details. 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. $0 deductible
Will a claim from Sola affect my insurance record?	No. A claim from Sola is not recorded and will not impact your home insurance premiums.
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. A 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. 5-day waiting period

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What is Sola's financial backing?

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

A-rated reinsurance

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 an LLC or a corporation?

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

Which states is Sola currently available in?

Our Wind/Hail Policy is available in:

Arkansas, Colorado, Georgia, Indiana, Iowa, Kansas, Kentucky, Missouri, Ohio, Oklahoma, Tennessee, Texas

Do policyholders need to file a claim with their home insurance first?

No. Our policy is a standalone product and does not require policyholders to file a claim with their home insurance.

In some cases, it can help them avoid filing a claim altogether after a wind or hail event.

Still have questions?

To learn more about our wind & hail coverage or access additional resources, visit solainsurance.com