HURRICANE DAMAGE CHECKLIST

A GUIDE FOR COMMERCIAL AND RESIDENTIAL PROPERTIES

STRATEGIC CLAIM CONSULTANTS

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Are you prepared to deal with hurricane season? While most of the conversation around hurricane preparation revolves around physical safety, it is important not to forget to prepare to document the impact and submit your claim in case of damage to your home or business.

How well you document damage and manage your claim in the first days after landfall often decides how much you recover. This guide walks commercial and residential property owners through the steps that protect a claim, in the order they usually matter. Policies, state laws and deadlines vary, so confirm specifics against your own policy.

01
THE FIRST 24 TO 72 HOURS

- **Safety first.** Do not enter a damaged structure until it is cleared. Watch for downed power lines, gas leaks, standing water, unstable roofs and ceilings, and mold. Photograph from a safe distance if access is limited.
- **Notify your insurer.** Report the loss as soon as it is safe, by phone and in writing. Record the claim number, date, time and the name of everyone you speak with. Late notice is one of the easiest ways for a carrier to dispute a claim.
- **Pull your policies.** Locate every policy that may respond: property or homeowners, flood (NFIP or private), wind or named-storm, commercial property, business interruption, and any umbrella or excess layers. Wind and flood are handled separately, so keep the two sets of damage and paperwork apart.
- **Read the key terms.** Note your deductibles, coverage limits, exclusions, sublimits, and the policy's duties after a loss: prompt notice, protecting the property, and cooperating with the investigation.
- **Ask about temporary housing.** Residential policies often include additional living expense (ALE) coverage. Commercial policies may cover extra expense and loss of income. Keep every receipt from the first day.

02
UNDERSTAND YOUR DEDUCTIBLES

- **How they work.** A deductible is normally subtracted from the claim payment, not paid to anyone up front. You do not need to pay it before filing, documenting or starting a claim.
- **Hurricane deductibles.** Many policies use a separate percentage deductible for hurricanes or named storms, often based on the insured value of the property (for example 1% to 5% of the dwelling limit on a home, and sometimes higher on commercial property) rather than a flat dollar amount.

- **What triggers it.** The policy defines what counts as a hurricane or named-storm event, such as when the storm was named, when watches or warnings were issued, and how long after landfall the damage occurred. Wording differs widely, so read it closely.
- **Separate deductibles.** Wind, flood and other perils can carry different deductibles. A single storm can trigger more than one.
- **Ask your carrier.** Request in writing which deductible the insurer is applying and how it was calculated, then check the answer against your policy declarations page.

03
DOCUMENT AND MITIGATE THE DAMAGE

- **Photograph and film everything.** Shoot wide shots of each elevation, room or area first, then close-ups of each damaged item. Include roofs, siding, windows, ceilings, floors, mechanical equipment, signage, fencing, landscaping and outbuildings. Narrate video with the location and what you see.
- **Capture context.** Include a ruler or familiar object for scale, mark any water line, and keep the date and time. Keep the original files; do not edit or compress them.
- **Protect the property.** Policies require reasonable steps to prevent further loss. Tarp the roof, board up openings, shut off damaged utilities, and remove standing water and run dehumidification where it is safe to do so.
- **Keep every receipt.** Save invoices for emergency repairs, equipment rental, hotel stays, meals and supplies. Take before and after photos of the work, and ask your insurer in writing what temporary repairs it will reimburse.
- **Do not discard damaged items.** Hold damaged materials, equipment and contents until the adjuster has inspected them or the insurer approves disposal in writing. Photograph and log anything that must be thrown away for health or safety reasons.
- **Hold off on permanent repairs.** Wait on permanent repairs and demolition until the damage is fully documented and the insurer has had a reasonable chance to inspect, unless a safety issue demands otherwise.

04
PROVE YOUR LOSSES

- **Build a damage inventory.** List every damaged item by room or area: description, brand and model, age, quantity, purchase price and estimated replacement cost. Add a photo reference for each line, working from existing photos, receipts, card statements and online order history.
- **Establish property value.** Gather deeds, closing documents, prior appraisals, the pre-loss condition of the building, recent renovations, and any earlier inspection or underwriting reports.
- **Get repair estimates.** Collect written estimates from licensed contractors that itemize scope, materials, labor, and code or permit requirements. Keep copies of everything you submit.
- **Code and permit upgrades.** Ask whether your policy includes ordinance or law coverage. Rebuilding to current code after a major loss can add significant cost that is only recoverable if the coverage applies.

- **Business interruption.** Commercial: track lost revenue, continuing payroll and fixed expenses, and the period of restoration. Gather prior-year financial statements, tax returns, sales reports and monthly profit and loss statements.
- **Extra expense.** Commercial: document costs to stay open or reopen faster, such as temporary space, rented equipment, overtime and expedited shipping. Keep these separate from ordinary operating costs.
- **Inventory and equipment.** Commercial: pull purchase records, inventory counts, asset schedules and depreciation reports, and photograph stock and equipment before disposal.
- **Keep one claim file.** Store photos, estimates, receipts, emails, claim numbers and notes in one folder, digital with a backup, organized by date. Log every call and send follow-up confirmations in writing.

05
BRING IN THE RIGHT PROFESSIONALS

- **Public adjuster.** A licensed public adjuster represents you, not the insurer. They document and value the loss, prepare and submit the claim, and negotiate with the carrier, typically for a percentage of the recovery. Bringing one in early, before key statements and estimates are given, tends to help most.
- **Vet your adjuster.** Confirm the license with your state insurance department, ask for references and examples of similar claims, and read the contract carefully, including the fee, cancellation terms and scope of authority. Be wary of anyone who guarantees an outcome or pressures you to sign on the spot.
- **Other specialists.** Large or complex losses may call for an engineer, forensic accountant, restoration contractor, industrial hygienist or attorney. Ask your public adjuster which are warranted.
- **Hire contractors carefully.** Verify the license and insurance, check references and reviews, get several written bids, and confirm they pull required permits. Never sign a contract that assigns your claim benefits without understanding the consequences.
- **Spot fraud.** Out-of-area crews going door to door, large upfront payments, no written contract, offers to waive your deductible and pressure to decide immediately are all warning signs. Waiving a deductible can amount to insurance fraud.
- **Mind your statements.** Before giving a recorded statement or signing a proof of loss, make sure you understand what is being asked, and consider having your public adjuster or an attorney present.

06
MANAGE THE CLAIM

- **The inspection.** Be present, walk the whole property, and point out all damage, including less obvious areas like attics, crawl spaces, roof decking and mechanical systems. Do not assume the adjuster will find everything.
- **Review the estimate.** Compare the carrier's estimate line by line with your own scope. Look for missing items, undervalued labor and materials, incorrect depreciation, omitted code upgrades, and damage attributed to old wear rather than the storm.

- **Proof of loss.** Many policies require a sworn proof of loss within a set period after the insurer requests it. Flood claims under the NFIP have their own proof of loss rules and a firm deadline, so confirm the exact date in writing.
- **Deadlines.** Notice, proof of loss, suit and supplemental claim deadlines vary by policy and state, and some states set statutory time limits for hurricane claims. Ask for each deadline in writing and calendar them.
- **Response times.** Most states require insurers to acknowledge a claim, begin investigating, and pay or deny within set windows. If these pass without word from the carrier, follow up in writing.
- **Supplements.** Hidden damage often appears once demolition starts. Report it immediately and submit a supplemental claim with updated documentation.
- **If you disagree.** Put your objections in writing with supporting evidence. Options may include an appraisal clause, mediation through your state insurance department, a complaint to the department, or legal action. A public adjuster or attorney can advise on which fits.

07
COMMON MISTAKES TO AVOID

- **Waiting to report.** Late notice gives the carrier grounds to dispute the claim and can run into policy or statutory deadlines.
- **Discarding items too soon.** Without the physical evidence or photos, you cannot prove what was lost or its value.
- **Skipping temporary repairs.** Further damage from an unprotected property may be denied as a failure to mitigate.
- **Accepting the first offer.** Initial estimates often miss scope, underprice repairs and apply depreciation aggressively.
- **Signing without understanding.** Releases, contractor assignments and proof of loss forms carry legal weight.
- **Mixing wind and flood.** The two usually fall under different policies, so unclear documentation can lead to each carrier blaming the other.
- **Large deposits to unvetted contractors.** Storm chasers frequently take deposits and disappear or leave unfinished work.
- **Relying on phone calls.** Verbal promises are hard to prove. Confirm key conversations by email or letter.

QUICK-REFERENCE CHECKLIST

Print this page and keep it with your claim file.

IMMEDIATELY

- ☐ Confirm the property is safe to enter
- ☐ Report the claim to every applicable insurer and record the claim number
- ☐ Locate all policies and note deductibles and deadlines

PROTECT AND DOCUMENT

- ☐ Photograph and film all damage before touching anything
- ☐ Make temporary repairs and keep every receipt
- ☐ Keep damaged items until inspected or approved for disposal

PROVE THE LOSS

- ☐ Build an itemized inventory with photos and values
- ☐ Collect repair estimates from licensed contractors
- ☐ Commercial: gather financials for business interruption and extra expense

GET HELP

- ☐ Interview and verify a licensed public adjuster
- ☐ Vet contractors for license, insurance and references
- ☐ Review any document before you sign it

FOLLOW THROUGH

- ☐ Attend the adjuster's inspection
- ☐ Compare the carrier's estimate to your own scope
- ☐ Calendar every deadline and report hidden damage promptly

This guide is general information, not legal advice or a coverage determination. Policy terms, state laws and deadlines vary, so review your own policy and consult a licensed professional about your situation.

Already started some of these steps?
Contact Us for Immediate Help!

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