■ STORM DAMAGE HOME ASSESSMENT CHECKLIST

The First 24 Hours After a Storm — Step-by-Step Action Plan

Built by Estate Solutions · IICRC-Certified Restoration Contractor · Serving Greater Atlanta

Storms don't wait for you to figure out what to do next — and insurance companies are counting on you to make a mistake. One missed photo, one premature cleanup, one wrong statement to an adjuster can cost you thousands in denied or depreciated claims.

Use this checklist in order. Work through each section before moving to the next. What you do — and don't do — in the first 24 hours determines how fast, and how fully, your insurance pays out.

■■ STEP 1: IMMEDIATE SAFETY

- ☐ Do NOT re-enter until the storm has fully passed
- ☐ Check for downed power lines — stay 30 ft away; call 911
- ☐ Smell for gas leaks — if detected, evacuate immediately and call 911
- ☐ Look for visible structural damage (sagging roof, cracked walls, foundation shifts)
- ☐ Turn off electricity at the breaker if water has entered electrical areas
- ☐ Do NOT use generators indoors — CO poisoning risk
- ☐ Account for all household members and pets

■■ *If the structure feels unstable, do not enter. Call Estate Solutions for an emergency assessment.*

■ STEP 2: DAMAGE DOCUMENTATION (DO THIS BEFORE CLEANUP)

- ☐ **Start recording VIDEO before touching anything — walk every room, exterior, yard**
- ☐ Photograph roof from ground level — missing shingles, damaged flashing, debris
- ☐ Photograph all exterior damage — siding, windows, doors, gutters, fencing
- ☐ Photograph interior water intrusion — ceilings, walls, floors, insulation
- ☐ Open all cabinets and closets — document hidden moisture and water stains
- ☐ Photograph damaged personal property in place (before moving it)
- ☐ Document fallen trees, branches, and where they landed relative to structure
- ☐ Get neighbor / passerby photos if storm damage is visible from the street
- ☐ Screenshot weather radar or news coverage showing storm time/location
- ☐ Note the date and time on photos (enable phone timestamp or write it)

■■ *Insurance adjusters will look for documentation gaps. Photograph MORE than you think you need.*

■ STEP 3: PROPERTY PROTECTION (PREVENT SECONDARY DAMAGE)

- ☐ Cover breached roof areas with tarps — secure with rope, not nails into shingles
- ☐ Board up broken windows and doors to prevent further water and theft exposure
- ☐ Move undamaged personal property away from wet or compromised areas
- ☐ Extract standing water immediately — use wet vac, mop, or call a restoration contractor
- ☐ Set up fans and open windows to begin air movement (if structure is secure)
- ☐ Do NOT run HVAC through water-damaged areas — risk of mold spread
- ☐ Bag and label ALL damaged items — keep them until adjuster inspects
- ☐ Do NOT dispose of damaged materials before your adjuster sees them

■■ *Failing to prevent secondary damage can void coverage. Document every protection step you take.*

■ STEP 4: INSURANCE CONTACT & CLAIM FILING

- ☐ **Call your insurance company to file a claim — do this within 24 hours**
- ☐ Request your claim number in writing (text or email confirmation)
- ☐ Ask for the adjuster's name and direct contact before ending the call
- ☐ Ask: 'What is covered under my policy for this type of damage?'
- ☐ Ask: 'Is temporary housing covered while repairs are completed?'
- ☐ **Do NOT sign any documents until you've reviewed them — especially 'Release of Claim'**
- ☐ Do NOT accept a settlement offer on the first call — you can negotiate
- ☐ Keep a log of every call: date, time, rep name, what was said
- ☐ Do NOT give a recorded statement without understanding your rights first

■■ *Insurance adjusters represent the insurance company, not you. You have the right to your own contractor's estimate.*

■ STEP 5: CONTRACTOR CONTACT & NEXT STEPS

- ☐ Call a licensed, insured restoration contractor for an independent damage assessment
- ☐ **Get your own written estimate BEFORE the adjuster visits — gives you a negotiating baseline**
- ☐ Verify contractor is licensed in Georgia and carries general liability + workers' comp
- ☐ Do NOT hire storm chasers — verify local references and a physical business address
- ☐ Do NOT sign a 'direction to pay' or AOB (assignment of benefits) without legal review
- ☐ Compare your contractor's scope of work to the adjuster's estimate line by line
- ☐ Request a supplemental claim if the adjuster's estimate misses damage your contractor found

■■ *A legitimate contractor will never pressure you to sign immediately or ask for full payment upfront.*

■ READY FOR AN INDEPENDENT ASSESSMENT?

Estate Solutions — IICRC-Certified Restoration Contractor — Metro Atlanta
Free storm damage assessments. No obligation. No pressure.

Call or text Dexter Williams: (470) 477-4359

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