

Storm Damage Checklist

Home and vehicle checklist for documenting and supporting a severe weather (hail storm, rain, wind) claim.

Date of loss	_____
Property address	_____
Vehicle	Year/Make/Model: _____
Claim number(s)	Home: _____ Auto: _____

Photograph first, clean up second. Do not make permanent repairs until the damage has been properly inspected. Use this checklist to document what you can see now and to note items that may need a contractor, roofer, or body shop to confirm. Policy terms control.

1. Immediate Safety and Protection

- Check for broken glass, exposed electrical hazards, active leaks, or hanging limbs.
- Tarp active roof openings and board broken windows only as needed to prevent additional damage.
- Move the vehicle under cover if possible after documenting the damage.
- Save all receipts for emergency mitigation, tarps, boarding, cleanup, towing, and temporary lodging.

2. Documentation Checklist

- Take wide-angle photos of the house from every side.
- Take close-up photos of roof edges, gutters, downspouts, siding, windows, screens, and damaged exterior items.
- Take photos and video of fallen branches, shattered glass, dented soft metals, and any interior leaks or staining.
- Photograph the vehicle from all four sides plus close-ups of the hood, roof, trunk, windshield, mirrors, lights, and trim.
- Capture the street or neighborhood conditions if safe to do so, including visible hail accumulations or widespread storm damage nearby.
- Keep a written list of every damaged item, even if you are not sure yet whether it will be covered.

3. Home Exterior Checklist

- Roof shingles, ridge caps, vents, flashing, skylights, chimney caps, and other roof penetrations
- Gutters, downspouts, gutter guards, and soft metal surfaces
- Siding, fascia, soffits, trim, shutters, and exterior doors
- Window glass, frames, screens, storm windows, and patio doors

- Garage door panels and exterior light fixtures
- HVAC condenser fins or other outdoor mechanical units
- Deck, porch, railing, fence, mailbox, shed, detached garage, or other outbuildings
- Outdoor furniture, grills, planters, and other exterior personal property

4. Home Interior Checklist

- Water stains on ceilings or walls
- Wet insulation, attic moisture, or visible daylight through the roof deck
- Damaged blinds, curtains, or window trim near broken windows
- Flooring or furniture damage caused by broken glass or water intrusion
- Damage to electronics or appliances caused by moisture or storm entry

5. Tree and Yard Damage Checklist

- Downed limbs or trees affecting the roof, driveway, fence, or structures
- Damage to landscaping, decorative walls, pavers, or yard fixtures
- Stump, debris removal, or emergency tree service needs

6. Vehicle Damage Checklist

- Hood, roof, trunk or liftgate dents
- Windshield, rear glass, sunroof, mirrors, and side windows
- Headlights, taillights, trim, emblems, moldings, and weather stripping
- Paint cracking, chipped finish, or exposed metal
- Antenna, roof rails, spoiler, and wiper arms
- Interior water intrusion from broken glass or compromised seals

7. Contractor and Repair-Shop Checklist

- Schedule a roofer or contractor experienced in hail damage to attend the home inspection if possible.
- Use a qualified hail repair or body shop for the vehicle, not just a general repair shop.
- Ask the contractor or shop to identify any hidden damage or missed items and prepare a written supplement estimate.
- Do not sign broad assignments of benefits or anything transferring control of your claim proceeds without understanding the document.

8. Expense and Receipt Log

Date	Expense / Service	Purpose	Amount

9. Inspection Day Checklist

- Be present for the inspection if possible.
- Walk the adjuster through every known area of damage.
- Ask whether all exterior elevations and affected surfaces were reviewed.
- Provide your photos and your written item list.
- Ask what happens if more damage is found during repairs.

10. Notes
