

Florida Roof Storm Damage Insurance Claim Checklist

Use this checklist BEFORE you call your insurance company. Following these steps in the right order is the difference between a fully-paid claim and one that gets reduced or denied.

Why this matters: Bad mitigation and missing documentation are the #1 and #2 reasons Florida storm claims get reduced. Doing these steps in order protects your payout.

STEP 1: Within the First Hour (Safety + Documentation)

- Confirm everyone in the home is safe — leave the property if there is structural collapse risk.
- Photograph EVERY exterior angle of the roof from the ground (use your phone, take 20+ photos).
- Photograph EVERY interior room — ceilings, walls, floors, contents — even rooms that LOOK fine.
- Take a wide video walk-through of the property, narrating what you see.
- Save weather data — screenshot the storm/wind/hail report for your zip code and date.

STEP 2: Stop the Damage (Mitigation)

- Place buckets under active leaks. Do NOT punch holes in your ceiling to drain pooled water without a pro present.
- Move furniture, electronics, and valuables AWAY from leak areas.
- Call a professional emergency tarp company — DO NOT let anyone install a nail-based tarp (this gives carriers a reason to deny).
- Insist on a non-invasive (zero-penetration) tarp install with full photo documentation delivered to you in writing.
- Keep ALL receipts for tarps, hotels, food, and emergency repairs — these may be reimbursable under ALE coverage.

STEP 3: Before You Call Your Insurance Company

- Find and read your policy declarations page — note your deductible, coverage limits, and any wind/hurricane deductible.
- Write down the date, time, and cause of loss in a single sentence (e.g., 'Hurricane wind damage on 10/12/2025 at 3pm').
- Have your tarp company's invoice + photo report ready to email to the adjuster.
- Do NOT speculate about cause or cost on the recorded line — stick to facts you observed.

STEP 4: When the Adjuster Visits

- Be present for the inspection. Walk the adjuster through every photo and damaged area.
- Ask the adjuster for their Xactimate scope of loss in writing before signing anything.
- Do not sign an Assignment of Benefits (AOB) without reviewing it with your tarp pro or attorney.
- If the adjuster's estimate is lower than your contractor's bid, request a re-inspection in writing.
- Save every email, text, and voicemail from the carrier in one folder.

STEP 5: Common Mistakes That Reduce Payouts

- Letting an unlicensed handyman install a nail-tarp — creates pre-existing damage carriers point to.
- Throwing away damaged contents before the adjuster sees them.
- Repairing the roof permanently before the carrier inspects — eliminates evidence.
- Accepting the first offer without comparing it to a licensed contractor's estimate.
- Missing the proof-of-loss filing deadline (typically 60 days in Florida).

NEED HELP RIGHT NOW?

Florida-licensed 6-20 All Lines Adjuster + IICRC-certified tarp specialist. Patent-pending non-invasive system. Same-day Tampa Bay service.

CALL (727) 480-5483

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