

Storm damage checklist

Protecting your loved ones during a severe weather event takes a plan. Ensuring those loved ones continue to be protected in your home after a storm is also important. Here is a guide to help you assess post-storm damage.

Call us for
your **FREE**
inspection!

(763) 219-7181

- CHECK THE AREAS SURROUNDING YOUR HOME**
Take a stroll around the outside of your home. Make note of anything surrounding the home and in the yard that has been damaged by the storm. This could include fallen trees or tree limbs, damaged play structures, patio furniture or decorations, broken fences or decking.
- VISUAL ROOF INSPECTION**
From the ground (leave the building-scaling to the experts!) look to see if there are signs of missing shingles, cracks, dents or hammering on your valley metals, roof vents, etc. You may be able to assess from an interior window as well.
- GUTTERS, FASCIA AND WINDOWS**
Make note of any dents, missing pieces, broken glass, cracks, loose or damaged screens and/or weather stripping.
- ATTIC, CEILING AND INTERNAL SPACES**
Leaks on the inside of your home may indicate damage to your roof even if you can't visually see the damage from the outside or ground level. Look closely at internal light fixtures, attic or roof access points and ceiling for potential damage, water spots or leaks.
- HIRE A PROFESSIONAL CONTRACTOR**
Reach out to a professional contractor for a safe, reliable inspection of your home. Make sure your contractor carries **general liability insurance**, has the proper **licensure and credentials** and can provide you with a **written estimate**.
- CONTACT YOUR INSURANCE COMPANY**
Connect with your insurance agent or claims department to report the storm, the initial claim and schedule an adjuster meeting or review.

Insurance steps

STORM DAMAGE INSPECTION

Work with a trusted contractor to provide a thorough inspection and discuss findings.

INSURANCE CLAIM

File a claim with your insurance provider. Ask your contractor should you have questions.

MEET THE ADJUSTER

You, your contractor and insurance adjuster should meet on site to discuss damage/claim.

CLAIM CONTRACT

Walk through final claim with contractor and address final questions/sign contract.



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