STORM ADVOCATE

Storm Damage Evidence Checklist

Designed to help homeowners stay organized after storm damage.
You don't need to complete this all at once. Start where you can and add to it as needed. Use this checklist to help document storm damage and stay organized during the insurance claims process.

Before You Start

Quick tip: Take photos as soon as it is safe. Damage can change over time.

- [ ] Make sure it is safe to access the property
- [ ] Take photos before making permanent repairs, if possible
- [ ] Avoid throwing away damaged materials until they are documented
- [ ] Save any storm alerts, warnings, or notices related to the event
- [ ] Write down the date and approximate time of the storm

Date completed:

Exterior Damage

Quick tip: Take wide photos first, then close-ups to show where damage is located.

- [ ] Wide photos of the entire property from multiple angles
- [ ] Close-up photos of roof damage (hail strikes, missing or lifted shingles)
- [ ] Photos of gutters, downspouts, flashing, vents, and skylights
- [ ] Photos of siding, trim, windows, and screens
- [ ] Photos of exterior doors, garage doors, and fencing
- [ ] Photos of metal surfaces showing dents or impact marks
- [ ] Photos of outdoor air conditioning units or equipment
- [ ] Context photos showing where damage is located on the structure

Date completed:

Interior Damage

Quick tip: If damage appears days or weeks later, document it and note the date.

- [ ] Photos of water stains on ceilings or walls
- [ ] Photos of cracks, bubbling paint, or warped materials
- [ ] Photos of active leaks or moisture intrusion, if present
- [ ] Notes on when interior damage was first noticed
- [ ] Follow-up photos if damage worsens over time

Date completed:

Personal Property (If Affected)

Quick tip: Include identifying details whenever possible.

- Photos of damaged personal items
- Serial numbers or identifying details, if available
- Purchase receipts or records, if available
- Notes describing the condition of items before the storm

Date completed:

Supporting Information

- Insurance company name
- Policy number
- Claim number (once assigned)
- Adjuster name and contact information
- Copies of repair estimates or invoices
- Receipts for temporary repairs or emergency services
- Maintenance or inspection records, if available

Photo & File Organization

Quick tip: Keep originals and avoid editing photos.

- Keep original, unedited photo files
- Label photos with the date and location of damage
- Group photos by area of the property
- Store copies in more than one location (phone, computer, cloud)
- Note who took each photo (homeowner, contractor, family member)
- Keep a simple log of actions taken

Communication Notes

Quick tip: Write things down even if they seem minor.

- Date and time of conversations
- Who you spoke with
- Summary of what was discussed

Before Submitting Information

- Review photos to make sure both wide and close-up images are included
- Confirm files are clearly labeled and organized
- Double-check dates, notes, and contact details
- Keep a copy of everything for your records

Common Mistakes to Avoid

- Waiting too long to document visible damage
- Taking only close-up photos without wider context
- Discarding damaged materials before photographing them
- Relying on memory instead of written notes
- Assuming damage will be obvious without documentation

If you're unsure whether something matters, it's usually better to document it than skip it.

Clear documentation can help reduce follow-up questions and misunderstandings later in the claims process.

Important Note

This checklist is provided for educational purposes only. Storm Advocate is not a law firm and does not provide legal advice or insurance claim analysis. Documentation alone does not guarantee coverage or outcomes.

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