

After the Storm: 48-Hour Checklist

Keep this with your insurance papers. Work through it in order.

First 2 hours: safety

- ☐ Everyone out of rooms with sagging, bulging or dripping ceilings
- ☐ Power off at the breaker for wet areas, only if you can reach it safely and dry
- ☐ Stay off the roof
- ☐ Gas smell or sparks: leave the house and call the utility

Hours 2 to 12: document before you touch anything

- ☐ Outside photos of every side of the house from the street
- ☐ Close-ups of missing or damaged shingles, tiles, panels, gutters
- ☐ Debris where it landed (tiles, shingles, branches)
- ☐ Inside photos, room by room: stains, wet drywall, floors, furniture
- ☐ Short video walkthrough, saying the date and time out loud
- ☐ Start the photo log

Stop the water from spreading

- ☐ Buckets, towels and fans under leaks
- ☐ Move valuables out of wet rooms
- ☐ Tarp over the ridge, fastened with wood battens (have a roofer do it if you are not comfortable on a ladder)
- ☐ Keep every receipt: tarps, fans, hotel, meals

Hours 12 to 48: claim and inspection

- ☐ Report the claim and write down the claim number
- ☐ Find the hurricane deductible on the declarations page
- ☐ Call a licensed local roofer for an inspection with dated photos
- ☐ Check the roofer's license at myfloridalicense.com
- ☐ Do not sign anything on the spot

Insurance company phone: _____

Policy number: _____

Claim number: _____

Adjuster name and phone: _____

Roofer name and phone: _____

Walk away if a contractor: offers to pay or waive your deductible, offers a gift or cash for an inspection, says they will "handle your insurance," or pushes you to sign today. If you signed a roof contract within 180 days after an emergency declaration, you can cancel within 10 days or before work starts, whichever comes first.