# 2026 FLORIDA HURRICANE INSURANCE CLAIM CHECKLIST

A before-and-after storm checklist for Florida homeowners and property owners

## BEFORE THE HURRICANE

**[ ] Photograph the property:** Safely photograph/video the roof from ground level, exterior walls, windows, doors, gutters, soffit, fascia, screen enclosures, fencing, garage doors, interior rooms, ceilings, flooring and valuable belongings.
**[ ] Save your insurance documents:** Keep digital copies of the policy, declarations page, hurricane deductible, endorsements, exclusions/limitations and carrier contact information.
**[ ] Create a home inventory:** Record furniture, electronics, appliances and other important belongings. Preserve receipts, serial numbers or model numbers when available.
**[ ] Back up records:** Store photos and insurance documents somewhere accessible if your phone or computer is damaged.

## IMMEDIATELY AFTER THE STORM

**[ ] Put safety first:** Avoid unstable structures, standing water near electricity, downed lines, collapsed ceilings, broken glass and severely damaged roofing. Do not climb onto the roof.
**[ ] Document before cleanup:** When safe, photograph wide views and close-ups of visible roof/exterior damage, water intrusion, ceilings, drywall, flooring, cabinetry, debris and damaged personal property.
**[ ] Record what happened:** Note the storm date, when damage was discovered, affected areas, when water intrusion was first observed and emergency actions taken. Document what you observed; avoid guessing about the cause.

## PROTECT & REPORT

**[ ] Prevent additional damage:** When safe, take reasonable temporary measures to protect the property. Photograph conditions before and after emergency work.
**[ ] Keep every receipt:** Save emergency tarp, water extraction, temporary repair and other loss-related invoices and contracts.
**[ ] Report and track the claim:** Record the claim number, date reported, carrier contacts, adjuster's name, inspection dates, emails, letters, texts and documents submitted.

## PREPARE FOR THE INSURANCE INSPECTION

**[ ] Organize your evidence:** Have photos, videos, receipts, emergency-repair records, estimates, inspection information and property inventory available.
**[ ] Identify affected areas:** Make a written list of exterior and interior areas where you observed damage.
**[ ] Know the roles:** The insurance company's adjuster represents the carrier. A public adjuster represents the policyholder.

## REVIEW THE CLAIM

**[ ] Review the carrier's estimate:** Check areas included, measurements, quantities, materials, roofing/exterior components, interior rooms, ceilings, walls, flooring, contents and other documented damage - not only the total dollar amount.
**[ ] Preserve denial/payment documents:** Keep coverage letters, denial correspondence, estimates and payment information.
**[ ] Keep a claim timeline:** Track storm date, claim report, emergency repairs, inspections, estimates, correspondence, payments and coverage decisions.

## HURRICANE CLAIM DOCUMENTS TO SAVE

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|---|---|
| [ ] Insurance policy / declarations | [ ] Claim number |
| [ ] Before-storm photos | [ ] After-storm photos & video |
| [ ] Carrier estimate | [ ] Repair estimates |
| [ ] Inspection reports | [ ] Emergency repair receipts |
| [ ] Invoices / contracts | [ ] Emails & letters |
| [ ] Payment information | [ ] Denial correspondence |
| [ ] Property inventory | [ ] Conversation notes |

**Denied, delayed or potentially underpaid hurricane claim?** Roof Claim Adjusting is a licensed Florida public adjusting firm serving Orlando and Central Florida. We help qualifying policyholders document reported property damage, organize claim information, prepare supporting documentation, communicate with insurance carriers and advocate for the policyholder.

**ROOF CLAIM ADJUSTING | CALL OR TEXT 407-497-7093**

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