2026 FLORIDA PROPERTY INSURANCE CLAIM CHECKLIST

What to do after hurricane, wind, hail, roof or water damage

1. SAFETY FIRST

Avoid unstable structures, standing water near electricity, downed power lines, collapsed ceilings, broken glass, and severely damaged roofing. Do not climb onto a damaged roof.

2. PHOTOGRAPH & VIDEO THE DAMAGE

Before major cleanup or permanent repairs, safely document wide views and close-ups of roof/exterior damage, ceilings, drywall, flooring, cabinetry, personal property, water intrusion, debris, and other visible conditions.

3. RECORD THE LOSS

Write down the date damage was discovered, approximate time, weather conditions, affected areas, when water intrusion was first noticed, and emergency actions taken. Document what you observed; avoid guessing about the cause.

4. PREVENT ADDITIONAL DAMAGE

When safe, take reasonable temporary measures to protect the property. Photograph conditions before and after emergency work and keep all receipts, invoices, contracts, and temporary-repair records.

5. LOCATE YOUR INSURANCE POLICY

Save the declarations page, deductibles, hurricane deductible, coverages, exclusions, limitations, endorsements, and duties-after-loss provisions. Coverage depends on the individual policy and circumstances.

6. REPORT & TRACK THE CLAIM

Keep the claim number, date reported, carrier contact information, adjuster's name, inspection dates, emails, letters, texts, estimates, and documents submitted.

7. DOCUMENT DAMAGED CONTENTS

For damaged personal or business property, record the item, brand/model if known, approximate age, quantity, location, observed damage, photos, and available receipts or purchase records.

8. PREPARE FOR THE INSURANCE INSPECTION

Organize photos, videos, emergency-repair invoices, estimates, inspection information, receipts, and inventories. Remember: the insurance company's adjuster represents the carrier; a public adjuster represents the policyholder.

9. REVIEW THE CARRIER'S ESTIMATE

Check the actual scope - areas included, measurements, quantities, materials, roof/exterior components, interior rooms, ceilings, walls, flooring, contents, and other documented damage. Do not judge the claim only by the total dollar amount.

10. KEEP EVERYTHING

Maintain a dedicated claim folder until the claim is resolved. Preserve your policy, photos, videos, estimates, reports, receipts, invoices, correspondence, payment information, denial letters, inventories, and conversation notes.

SAVE THIS DOCUMENTATION

- [ ] Insurance policy
- [ ] Claim number
- [ ] Photos & videos
- [ ] Carrier estimate
- [ ] Repair estimates
- [ ] Inspection reports
- [ ] Receipts & invoices
- [ ] Emergency repair records
- [ ] Emails & letters
- [ ] Payment information
- [ ] Denial letters
- [ ] Property inventory
- [ ] Conversation notes

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

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

Rickzardy Rivera - Florida Public Adjuster, License #W824507 | Roof Claim Adjusting - Firm License #G339745

Educational checklist only. Insurance coverage and claim outcomes depend on the individual policy and facts of the loss. We represent policyholders - not insurance companies.