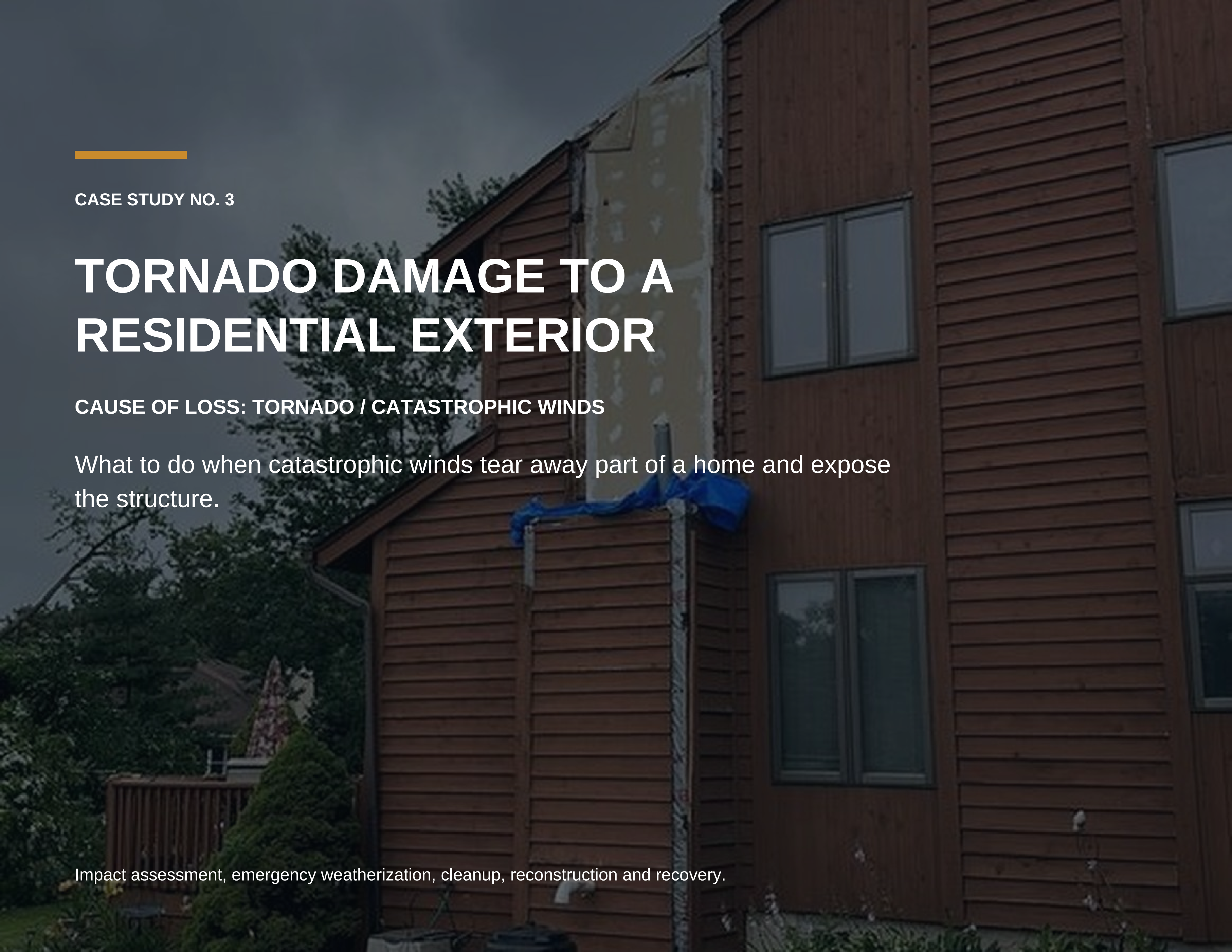


CASE STUDY NO. 3

TORNADO DAMAGE TO A RESIDENTIAL EXTERIOR

CAUSE OF LOSS: TORNADO / CATASTROPHIC WINDS

What to do when catastrophic winds tear away part of a home and expose the structure.

Impact assessment, emergency weatherization, cleanup, reconstruction and recovery.

THE EXTERIOR WAS TORN AWAY IN SECONDS

STORM PATH AND WIDESPREAD DEBRIS

EXTERIOR ASSEMBLY DISPLACED

FIRST: PEOPLE, STRUCTURE AND CONTINUED EXPOSURE

A tornado tore a large exterior assembly from the rear of the home and scattered building debris across the property. Before cleanup or repair could begin, the team had to determine whether the occupants were safe, whether the remaining structure could be approached and where the home remained open to weather.

CATASTROPHE CHANGES THE WORKING ENVIRONMENT

Downed trees, loose debris, unstable materials and additional storms can create new hazards. Site control and rapid decision-making are part of the mitigation itself.

CLOSE THE OPENING BEFORE THE NEXT WEATHER EVENT

EMERGENCY TARPING
LIMITED ADDITIONAL EXPOSURE

Temporary coverings were installed over the damaged exterior so wind and rain could not continue entering the wall assembly and interior spaces.

CHECK THE FORECAST AND WORK THE WINDOW

When more storms may be approaching, stabilization cannot be treated as an open-ended task. The response must be sequenced around safe access, available labor and the time remaining before the property is exposed again.

STABILIZED DOES NOT MEAN REPAIRED

It means the immediate opening is controlled, access is restricted and the home is protected long enough for cleanup, insurance documentation and reconstruction planning to proceed.

REMOVE HAZARDS WITHOUT LOSING THE STORY OF THE LOSS


EXTERIOR DAMAGE DOCUMENTED


DISPLACED MATERIALS DOCUMENTED

CLEANUP TAKES TIME. RISK CONTROL COMES FIRST.

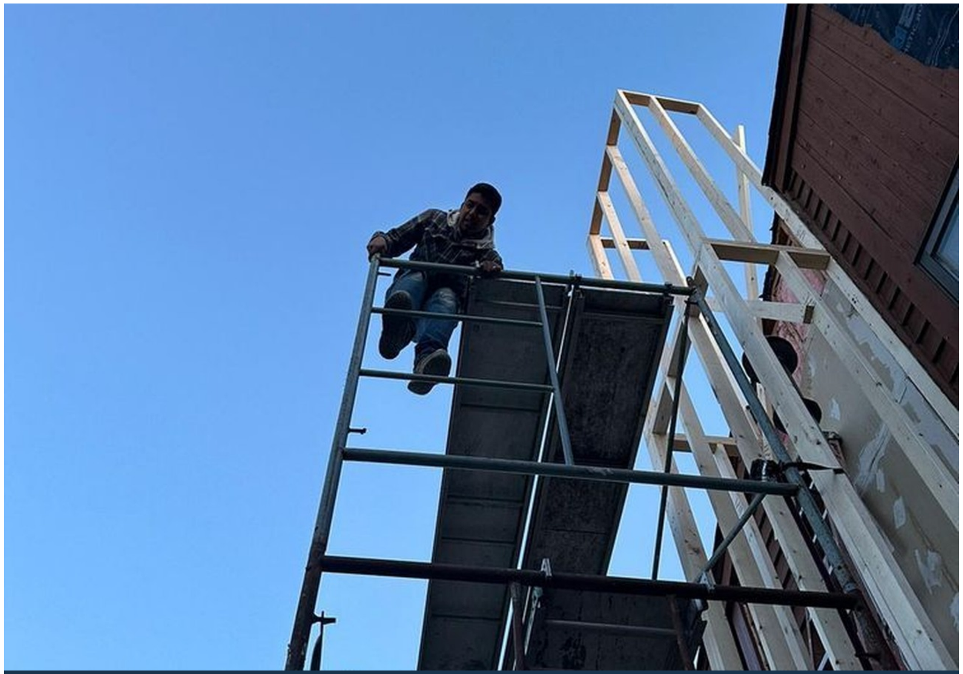
Large-loss cleanup is deliberate. Loose and displaced materials must be identified, photographed and removed in a controlled sequence so the site becomes safer without erasing evidence of how the tornado damaged the home.

BUILD THE INSURANCE RECORD AS CONDITIONS CHANGE

Photographs of the initial impact, emergency coverings, debris removal and exposed assemblies create the record needed to define the repair scope and communicate the loss clearly.

SAFE ACCESS MAKES A PRECISE REBUILD POSSIBLE

SCAFFOLDED ACCESS



EXTERIOR FRAMING REBUILT

FROM EMERGENCY RESPONSE TO A DEFINED REPAIR SCOPE

Once the property was stabilized and the insurance scope was in a strong position, reconstruction could begin. Scaffolding created controlled access to the multi-story work area while damaged exterior components were opened, evaluated and rebuilt from the structure outward.

THE REBUILD BEGINS ONLY AFTER THE PATH IS CLEAR

Safety, documentation, coverage and scope alignment create the foundation for the physical reconstruction.

REBUILD THE WALL FROM STRUCTURE TO WEATHER PROTECTION

STRUCTURAL FRAMING AND SHEATHING

WEATHER-RESISTIVE BARRIER INSTALLED

EVERY LAYER HAS A JOB

The damaged wall was reframed and sheathed before the weather-resistive barrier was installed. Maintaining continuity around the chimney, windows and adjacent wall sections helped restore the exterior drainage plane before finish materials were returned.

THE GOAL IS NOT TO COVER THE DAMAGE - IT IS TO RESTORE PERFORMANCE

A complete exterior assembly must again manage structure, air and water before the finished siding is installed.

BRING THE REPAIRED ASSEMBLY BACK INTO THE HOME

SIDING INSTALLATION IN PROGRESS

RESTORED EXTERIOR ELEVATION

FINISH WORK FOLLOWS THE BUILDING ENVELOPE

With the rebuilt wall protected, the exterior siding and trim could be integrated with the portions of the home that remained. The goal was a finished elevation that looked intentional while preserving the performance of the newly reconstructed assembly.

RECOVERY IS A SEQUENCE

Stabilize the exposure, document the loss, define the scope, rebuild the assembly and then restore the finish.

FROM CATASTROPHIC EXPOSURE TO A RESTORED EXTERIOR

AFTER THE TORNADO

AFTER RECONSTRUCTION

THE PROPERTY MOVED FROM RISK CONTROL TO RECOVERY.

Emergency tarping limited additional exposure. Controlled cleanup and documentation supported the insurance scope. Reconstruction then restored the damaged exterior wall, weather protection and finish materials so the home could move back toward normal use.

THE HOMEOWNER LESSON

After catastrophic winds, stabilize the property quickly - but document carefully and rebuild in the correct order.