



Free Hail Claim Checklist

Your 10-Step Guide to Navigating a Roof Insurance Claim After a Storm

1. Inspect for Visible Damage

- Walk your property safely—look for shingle dents, granule piles, cracked siding, and gutter dings.
- Note any visible leaks or interior water spots.

2. Take Date-Stamped Photos & Video

- Photograph all damage: roof, siding, gutters, windows, vehicles, and landscaping.
- Use your phone's date/time stamp or a documentation app.

3. Review Your Insurance Policy

- Check for hail-specific coverage, deductibles, and any exclusions.
- Locate your policy number and claims phone number.

4. Schedule a Professional Roof Inspection

- Book a certified contractor to assess the damage and prepare a detailed report.
- Ask for drone imagery or thermal scans if available.

5. Contact Your Insurance Provider Promptly

- With your contractor, notify your carrier within 24–72 hours.
- Request your claim number and adjuster contact info.

6. Document Everything

- Keep a claim log: phone calls, names, reference numbers, dates.
- Back up all files—photos, emails, receipts—digitally.

7. Meet the Insurance Adjuster With Your Contractor (If Possible)

- Your contractor can advocate for full-scope repairs and point out items the adjuster may miss.
- Compare estimates side by side.

8. Review the Insurance Estimate Carefully

- Look for missing line items (permits, disposal fees, etc.).
- Have your contractor flag any underpaid areas.

9. Authorize Repairs with a Trusted Contractor

- Sign a detailed agreement outlining scope, warranty, and payment terms.
- Verify the contractor before providing any payment or starting work.

10. Final Walkthrough + Save Your Warranty

- Ensure all work is completed to your satisfaction.
- Keep a digital copy of your warranty and final invoice.