

## HURRICANE DAMAGE ASSESSMENT GUIDELINES

### Quick Reference Guide for Claims Adjusters

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#### PURPOSE

This guide provides step-by-step instructions for assessing hurricane damage to residential and commercial properties.

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#### SECTION 1: SAFETY FIRST

##### BEFORE ENTERING ANY PROPERTY:

- Verify structure is safe to enter
- Check for downed power lines
- Look for gas leaks (smell, sound, sight)
- Watch for standing water
- Assess roof stability
- Check for broken glass and sharp debris

##### PERSONAL PROTECTIVE EQUIPMENT REQUIRED:

- Hard hat
- Safety glasses
- Steel-toed boots
- Gloves
- Face mask (for mold/debris)
- High-visibility vest

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## SECTION 2: EXTERIOR ASSESSMENT

### ROOF DAMAGE:

Document the following:

- Missing or damaged shingles/tiles (count and photograph)
- Penetrations or holes in roof deck
- Damage to flashing, vents, or chimneys
- Sagging or structural deformation
- Debris impact damage

### CLASSIFICATION:

- Minor: < 10% of roof affected, no leaks
- Moderate: 10-30% affected, some leaks
- Severe: 30-60% affected, multiple leaks
- Total Loss: > 60% affected or structural damage

### WINDOWS AND DOORS:

- Broken glass (photograph each window)
- Damaged frames or trim
- Missing doors
- Water infiltration around openings
- Impact marks or penetrations

### SIDING AND EXTERIOR WALLS:

- Damaged or missing siding
- Cracks in stucco or masonry
- Water stains indicating infiltration
- Structural wall damage

#### GUTTERS AND DOWNSPOUTS:

- Missing or detached sections
  - Dents or crushing damage
  - Clogged with debris
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#### SECTION 3: INTERIOR ASSESSMENT

##### WATER DAMAGE:

**CRITICAL:** Measure and document water line heights!

- Mark water lines on walls with tape
- Measure from floor to water line
- Photograph water lines with measuring tape visible
- Note type of water: clean, gray, or black

##### WATER DAMAGE CATEGORIES:

###### Category 1 (Clean Water):

- Rainwater from roof/window leaks
- 24-48 hours to dry before mold risk

###### Category 2 (Gray Water):

- Contains some contaminants
- 48 hours to dry before health risk

###### Category 3 (Black Water):

- Sewage or floodwater
- Immediate health hazard
- Requires professional remediation

#### ROOMS TO ASSESS:

For each affected room document:

- Square footage of damage
- Height of water damage on walls
- Flooring condition and type
- Ceiling damage
- Electrical outlets affected
- HVAC system exposure
- Furniture and personal property damage

#### STRUCTURAL ISSUES:

- Ceiling sagging or collapse
  - Wall cracks or bulging
  - Floor sagging or soft spots
  - Foundation cracks
  - Support beam damage
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#### SECTION 4: SPECIFIC DAMAGE TYPES

##### WIND DAMAGE vs. FLOOD DAMAGE:

IMPORTANT: These are covered under different policies!

##### WIND DAMAGE indicators:

- Damage on windward side of structure
- Roof damage without ground flooding
- Broken windows from flying debris
- Tree limbs penetrating structure

- Shingle/siding damage patterns

#### FLOOD DAMAGE indicators:

- Water line marks at consistent heights
- Mud or silt deposits
- Damage at ground level moving upward
- Wet insulation in walls
- Swollen baseboards and trim

#### MOLD AND MILDEW:

- Visible mold growth (photograph with ruler for scale)
  - Musty odors
  - Staining on walls/ceilings
  - Time since water exposure
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### SECTION 5: DOCUMENTATION REQUIREMENTS

#### PHOTOGRAPHY CHECKLIST:

- Exterior: All four sides of structure
- Roof: Multiple angles, all damaged areas
- Each damaged room: Wide shot + closeups
- Water lines: With measuring tape visible
- Personal property: Individual items
- Debris: To show storm severity
- Neighboring properties: For context

#### MINIMUM PHOTO COUNT:

- Residential property: 30-50 photos

- Commercial property: 50-100 photos

#### MEASUREMENTS REQUIRED:

- Affected square footage per room
- Water line heights
- Roof damaged area
- Hole/penetration dimensions

#### WRITTEN REPORT MUST INCLUDE:

- Timeline of events (when storm hit, when damage discovered)
  - Weather conditions during inspection
  - Detailed room-by-room assessment
  - Separate wind vs. water damage
  - Estimated repair costs
  - Contractor recommendations
  - Recommended repair timeline
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#### SECTION 6: COMMON SCENARIOS

##### SCENARIO 1: ROOF LEAK + INTERIOR WATER DAMAGE

Coverage: Wind damage policy

Typical cost: \$15,000 - \$50,000

Process:

1. Emergency tarp installation (authorize immediately)
2. Document roof damage extent
3. Document interior water damage
4. Arrange emergency drying services
5. Get contractor estimates for repairs

## SCENARIO 2: BROKEN WINDOWS + WATER INFILTRATION

Coverage: Wind damage policy

Typical cost: \$5,000 - \$20,000

Process:

1. Board up windows (authorize immediately)
2. Document glass and frame damage
3. Document water damage from opening
4. Arrange emergency drying if needed
5. Get window replacement estimates

## SCENARIO 3: FLOODING FROM STORM SURGE

Coverage: Separate flood policy required

Typical cost: \$30,000 - \$150,000

Process:

1. Verify flood insurance in place
  2. Document water levels and extent
  3. Separate wind vs. flood damage
  4. May require two separate claims
  5. Coordinate with flood adjuster
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## SECTION 7: COST ESTIMATION

### TYPICAL HURRICANE DAMAGE COSTS:

#### ROOF REPAIRS:

- Minor repairs: \$2,000 - \$5,000
- Partial replacement: \$8,000 - \$15,000

- Full replacement: \$15,000 - \$40,000

#### WINDOW REPLACEMENT:

- Standard window: \$500 - \$1,200 each
- Impact-resistant window: \$800 - \$2,000 each
- Sliding glass door: \$1,500 - \$4,000

#### WATER DAMAGE REMEDIATION:

- Drying services: \$2,000 - \$5,000
- Drywall replacement: \$2 - \$4 per sq ft
- Flooring replacement: \$5 - \$15 per sq ft
- Mold remediation: \$1,500 - \$10,000

#### ALWAYS GET MULTIPLE CONTRACTOR ESTIMATES!

Minimum 2 required, 3 preferred.

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#### SECTION 8: FLORIDA-SPECIFIC CONSIDERATIONS

##### NAMED STORM DEDUCTIBLES:

- Only apply to officially named storms
- Check National Hurricane Center designation
- Deductible is percentage of dwelling value
- Different from standard deductible

##### WIND MITIGATION DISCOUNTS:

Properties may qualify for discounts if:

- Hurricane straps/clips installed
- Impact-resistant windows

- Reinforced garage doors
- Roof-to-wall connections upgraded

**REQUIRED INSPECTIONS:**

For claims over \$50,000 in Florida:

- Engineer structural assessment may be required
  - Mold inspection if water damage present
  - Electrical inspection if outlets submerged
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**END OF DOCUMENT**

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