

# HURRICANE/WINDSTORM CLAIM LETTER

**Document Category:** Structural & Property-Specific

**Document Number:** 04 of 33

## Your Information

- **Name:** [Your Name]
- **Address:** [Your Address]
- **City, State ZIP:** [City, State ZIP]
- **Phone Number:** [Phone Number]
- **Email Address:** [Email Address]
- **Date:** [Date]

## Transmission Method

**SENT VIA CERTIFIED MAIL, EMAIL, AND CARRIER'S CAT CLAIM PORTAL**

**Tracking #:** [Number]

## Recipient Information

[Insurance Carrier Name]

Catastrophe Claims Department

[Carrier Address]

[City, State ZIP]

**CAT Event #:** [Carrier's catastrophe designation]

**FEMA Disaster #:** [If applicable]

## Re: HURRICANE/WINDSTORM DAMAGE CLAIM - CATASTROPHIC LOSS

- **Policy Number:** [Policy #]
- **Claim Number:** [Claim #]
- **Date of Loss:** [Date of Loss]
- **Storm Name:** Hurricane/TS [Name] OR [Date] Wind Event
- **Loss Location:** [Loss Location]
- **NWS Confirmation:** Maximum sustained winds [MPH], gusts to [MPH]
- **Property Status:** ☐ Habitable ☐ Partially Habitable ☐ Uninhabitable ☐ Destroyed

Dear Catastrophe Claims Team:

This letter provides comprehensive documentation of extensive damage caused by [Hurricane/Tropical Storm/Windstorm Name] which impacted my property on [Date of Loss]. The National Weather Service confirmed sustained winds of [speed] mph with measured gusts to [speed] mph at [nearest official station], along with [rainfall amount] inches of rain during the event.

## IMMEDIATE SAFETY AND HABITABILITY STATUS

### Current Property Condition:

- Structural stability: ☐ Safe ☐ Compromised ☐ Engineering required
- Roof system: ☐ Partial damage ☐ Major damage ☐ Total failure
- Property secured: ☐ Tarped ☐ Boarded ☐ Exposed areas remain
- Power status: ☐ Restored ☐ Partial ☐ No power since storm
- Water service: ☐ Functional ☐ Limited ☐ None
- Property security: ☐ Secured ☐ Vulnerable ☐ 24-hour watch needed

## I. STORM EVENT DOCUMENTATION

### Official Weather Data

#### National Hurricane Center Data:

- Storm category at landfall: [Category]
- Eye wall passage: ☐ Yes - Time: [Time] ☐ No
- Distance from storm center: [Miles]
- Storm surge height: [Feet if applicable]
- Tornado warnings issued: ☐ Yes ☐ No
- Duration of tropical storm force winds: [Hours]
- Duration of hurricane force winds: [Hours]

#### Local Weather Station Data:

- Peak sustained wind: [MPH] at [Time]
- Peak gust recorded: [MPH] at [Time]
- Barometric pressure minimum: [Inches/mb]
- Total rainfall: [Inches]
- Rainfall rate peak: [Inches/hour]

Property Impact Timeline

Pre-Storm Status (Document preparation taken):

- Storm shutters installed: ☐ Yes ☐ No ☐ Partial
- Garage doors braced: ☐ Yes ☐ No
- Outdoor items secured: ☐ Yes ☐ Partial
- Trees trimmed recently: ☐ Yes ☐ No
- Photographs taken: ☐ Yes - [Number]

Storm Progression:

- First damage observed: [Time/Date]
- Major damage occurred: [Time period]
- Storm cleared: [Time/Date]
- Property accessed: [Time/Date]
- Emergency repairs begun: [Date]

II. COMPREHENSIVE WIND DAMAGE INVENTORY

Roof System Damage

Roof Covering:

- Type: ☐ Shingle ☐ Tile ☐ Metal ☐ Built-up ☐ Other: [Type]
- Age of roof: [Years] - Installed [Date]
- Wind rating: [If known]

Damage Assessment:

Component	Damage Description	Area/Quantity	Action Required
Field shingles	Missing/orn off	[Sq ft] or [Squares]	Full replacement
Ridge shingles	Missing/damaged	[Linear feet]	Replace all
Hip shingles	Damaged/missing	[Linear feet]	Replace
Starter strips	Lifted/orn	[Linear feet]	Replace
Tiles	Broken/displaced	[Number] tiles	Replace/reset
Underlayment	Exposed/orn	[Sq ft]	Replace
Flashing	Orn/displaced	[Locations]	Replace/reseal

### Roof Deck/Structure:

- Decking exposed: [Square feet]
- Decking damaged: [Square feet needing replacement]
- Trusses/rafters damaged: [Number and locations]
- Structural sagging: [Locations]

### Roof Penetrations:

- Vents damaged: [Number of total]
- Skylights: ☐ Broken ☐ Leaked ☐ Frame damage
- Chimney damage: ☐ Cap ☐ Crown ☐ Structural
- Satellite/antenna: ☐ Displaced ☐ Damaged ☐ Missing

### Gutter System:

- Gutters torn off: [Linear feet]
- Downspouts damaged: [Number]
- Fascia damage from gutters: [Linear feet]

## Exterior Envelope Damage

### Windows:

Location	Size/Type	Damage Type	Temporary Repair	Replacement Cost
[Room]	[Size]	Broken/cracked	Boarded	[\$Amount]
[Room]	[Size]	Frame damaged	Tarped	[\$Amount]
[Room]	[Size]	Impact break	Boarded	[\$Amount]
<b>Totals:</b>	[#] windows	Various	[#] boarded	[\$Total]

### Exterior Doors:

- Entry doors damaged: [Number and type]
- Garage doors: ☐ Buckled ☐ Torn ☐ Off tracks ☐ Destroyed
- French doors: ☐ Broken ☐ Frame damage ☐ Missing
- Sliding doors: ☐ Shattered ☐ Frame bent ☐ Off track

### Siding/Exterior Walls:

- Type: ☐ Vinyl ☐ Wood ☐ Fiber cement ☐ Stucco ☐ Brick

- Missing pieces: [Square feet or number]
- Damaged sections: [Square feet]
- Water intrusion points: [Number and locations]
- Structural sheathing exposed: [Square feet]

#### **Soffits and Fascia:**

- Soffit panels missing: [Number or square feet]
- Soffit panels damaged: [Number or square feet]
- Fascia boards damaged: [Linear feet]
- Ventilation compromised: ☐ Yes ☐ No

### **Exterior Structures and Features**

#### **Attached Structures:**

- Carport: [Damage description]
- Covered patio: [Damage description]
- Pool/lanai enclosure: ☐ Destroyed ☐ Major damage ☐ Repairable
- Deck/balcony: [Damage description]

#### **Detached Structures:**

- Shed: ☐ Destroyed ☐ Damaged ☐ Displaced
- Detached garage: [Damage description]
- Gazebo/pergola: [Status]
- Pool house: [Status]

#### **Fencing and Gates:**

- Fence sections down: [Linear feet]
- Posts damaged: [Number]
- Gates damaged: [Number and type]
- Total fence length affected: [Feet of total]

#### **Landscaping and Trees:**

- Trees on structure: [Number and damage caused]
- Trees down on property: [Number]

- Trees requiring removal: [Number and size]
- Major landscaping damage: [Description]
- Debris volume estimate: [Cubic yards]

## Wind-Driven Rain Damage

### Water Intrusion Mapping:

Entry Point	Affected Interior Areas	Square Feet	Damage Type
Roof - [location]	Attic, ceiling, walls	[Sq ft]	Saturation
Window - [room]	Walls, flooring	[Sq ft]	Water damage
Door - [location]	Flooring, walls	[Sq ft]	Standing water
Soffit vents	Attic insulation	[Sq ft]	Contamination

### Interior Damage from Water:

- Ceilings damaged: [Square feet]
- Drywall requiring replacement: [Square feet]
- Insulation compromised: [Square feet]
- Flooring damaged: [Type and square feet]
- Personal property affected: [General categories]

## III. ADDITIONAL DAMAGE CATEGORIES

### Pool and Equipment

#### Pool Structure:

- Screen enclosure: ☐ Destroyed ☐ Panels missing [#] ☐ Frame bent
- Pool deck damage: [Description]
- Pool equipment: ☐ Pump ☐ Filter ☐ Heater ☐ Controls
- Pool cage door: ☐ Missing ☐ Damaged

#### Pool Condition:

- Debris contamination: ☐ Heavy ☐ Moderate ☐ Light
- Chemical balance lost: ☐ Yes ☐ No
- Equipment operational: ☐ Yes ☐ No ☐ Unknown

## Mechanical Systems

### HVAC:

- Condenser unit: ☐ Displaced ☐ Damaged ☐ Destroyed
- Air handler: ☐ Water damage ☐ Operational ☐ Unknown
- Ductwork: ☐ Crushed ☐ Disconnected ☐ Water infiltration
- Thermostats: ☐ Functional ☐ Damaged

### Electrical:

- Service mast: ☐ Bent ☐ Damaged ☐ Down
- Meter damaged: ☐ Yes ☐ No
- Panel water intrusion: ☐ Yes ☐ No
- Circuits affected: [Number]

### Plumbing:

- Vent pipes damaged: [Number]
- Solar water heater: ☐ Damaged ☐ Displaced
- External plumbing damaged: [Description]

## IV. EMERGENCY MITIGATION PERFORMED

### Immediate Actions Taken

#### Within First 48 Hours:

- Tarping installed: [Square feet] at \$[Cost]
- Board-up completed: [Number of openings] at \$[Cost]
- Tree removal (emergency): [Description] at \$[Cost]
- Water extraction: [If needed] at \$[Cost]
- Generator rental: [Days] at \$[Cost/day]
- Security service: [If needed] at \$[Cost]

#### Mitigation Company:

- Company name: [Name]
- Contact: [Name and phone]
- Services performed: [List]

- Invoice total: \$[Amount]

## Temporary Repairs Documentation

### Materials and Labor:

- Tarps purchased: [Number and cost]
- Plywood/lumber: [Quantity and cost]
- Fasteners/supplies: [Cost]
- Labor (if hired): [Hours and cost]
- Equipment rental: [Items and cost]
- **Total Emergency Mitigation:** \$[Amount]

## V. PROFESSIONAL DAMAGE ASSESSMENTS

### Roofing Contractors

**Contractor #1:** [Name, License #, Storm experience]

- Roof replacement: \$[Amount]
- Temporary repairs: \$[Amount]
- Code upgrades required: \$[Amount]
- Total estimate: \$[Amount]

**Contractor #2:** [Name, License #]

- Roof replacement: \$[Amount]
- Related repairs: \$[Amount]
- Total estimate: \$[Amount]

**Contractor #3:** [Name, License #]

- Complete scope: \$[Amount]

### General Contractors

#### Full Property Restoration Estimates:

**Contractor A:** [Name, License #]

- Exterior repairs: \$[Amount]
- Interior repairs: \$[Amount]



- Systems repairs: \$[Amount]
- Cleanup/debris: \$[Amount]
- **Total:** \$[Amount]

**Contractor B:** [Name, License #]

- [Same categories]
- **Total:** \$[Amount]

## Specialist Reports

**Structural Engineer (if needed):**

- Engineer: [Name, PE #]
- Findings: [Summary]
- Repairs required: [List]
- Report attached: ☐ Yes

**Window/Door Contractor:**

- Impact-rated replacements: \$[Amount]
- Temporary securing: \$[Amount]

**Tree Service:**

- Emergency removal: \$[Amount]
- Additional removal needed: \$[Amount]
- Stump grinding: \$[Amount]

## VI. CODE COMPLIANCE AND UPGRADES

### Building Code Requirements

**Triggered by Damage Extent:**

**Roofing Codes (Post-[Year]):**

- Enhanced nailing pattern (6-nail): \$[Additional cost]
- Secondary water barrier required: \$[Cost]
- Enhanced edge metal: \$[Cost]
- Ridge vent bracing: \$[Cost]

### **Wind Mitigation Upgrades:**

- Hurricane straps/clips: \$[Cost]
- Impact-resistant windows: \$[Cost]
- Reinforced garage doors: \$[Cost]
- Shutters for code compliance: \$[Cost]

**Total Code Upgrade Costs:** \$[Amount]

### **Permit Requirements**

- Roofing permit: \$[Amount]
- Building permit: \$[Amount]
- Electrical permit: \$[Amount]
- Tree removal permit: \$[Amount]
- **Total Permits:** \$[Amount]

## **VII. HURRICANE DEDUCTIBLE CALCULATION**

### **Understanding Hurricane Deductible**

#### **Policy Deductible Structure:**

- Standard deductible: \$[Amount]
- Hurricane deductible: [%] of Coverage A
- Coverage A limit: \$[Amount]
- Calculated hurricane deductible: \$[Amount]

#### **Trigger Criteria Met:**

- ☐ Named storm by NWS
- ☐ Hurricane warning issued
- ☐ Sustained winds exceeded [MPH]
- ☐ Within [hours] of storm

#### **Total Claim vs. Deductible:**

- Estimated total damages: \$[Amount]
- Less hurricane deductible: \$[Amount]
- Net claim value: \$[Amount]

## VIII. ADDITIONAL LIVING EXPENSES

### Habitability Assessment

#### Property Uninhabitable Due To:

- ☐ No power (expected restoration: [Date])
- ☐ No water service
- ☐ Structural concerns
- ☐ No roof protection
- ☐ Multiple window/door breaches
- ☐ No functioning kitchen/bathroom

### Evacuation and Temporary Housing

#### Evacuation Costs:

- Mandatory evacuation date: [Date]
- Hotel during evacuation: \$[Amount]
- Meals during evacuation: \$[Amount]
- Transportation: \$[Amount]

#### Post-Storm Housing:

- Current location: [Hotel/rental]
- Daily/monthly rate: \$[Amount]
- Estimated duration: [Months]
- Additional meal costs: \$[Daily amount]
- Additional mileage: \$[Daily estimate]
- **Total Monthly ALE:** \$[Amount]

## IX. CONTENTS DAMAGE

### Wind-Damaged Contents

#### Direct Wind Damage:

- Furniture near broken windows: [List]
- Electronics from water intrusion: [List]

- Artwork/decorations: [List]
- Window treatments: [All affected rooms]

## **Water-Damaged Contents**

### **From Wind-Driven Rain:**

- Bedroom furniture: [List items]
- Living room contents: [List]
- Kitchen items: [If affected]
- Clothing/linens: [Quantity]
- Electronics: [List items]

**Contents Total Estimate:** \$[Amount]

## **X. MARKET CONDITIONS AND DELAYS**

### **Post-Storm Challenges**

#### **Contractor Availability:**

- Current wait time for roofing: [Weeks/months]
- General contractor availability: [Timeline]
- Material shortages reported: [List]
- Price increases observed: [%] above normal

#### **Utility Restoration:**

- Power restoration estimate: [Date/restored]
- Internet/cable: [Status]
- Gas service: [If applicable]

### **Area-Wide Impact**

- Properties damaged in county: [Number if known]
- FEMA disaster declared: ☐ Yes ☐ No
- Insurance villages established: ☐ Yes ☐ No
- Contractor fraud warnings issued: ☐ Yes ☐ No

## **XI. REQUESTED ACTIONS**

### **Immediate (Within 24-48 Hours):**

#### **1. CAT Team Assignment:**

- Experienced catastrophe adjuster
- Familiar with local construction costs
- Full authority to settle

#### **2. Emergency Advances:**

- Temporary repairs: \$[Amount]
- ALE advance: \$[Amount]
- Contents manipulation: \$[Amount]

#### **3. Inspection Scheduling:**

- Complete exterior inspection
- Interior damage assessment
- Contents inventory review

### **Within One Week:**

1. Approve permanent repair scope
2. Issue substantial advance payment
3. Approve code upgrades
4. Authorize debris removal
5. Confirm coverage for all damage

### **Ongoing Support:**

- Regular claim status updates
- Direct adjuster contact access
- Expedited supplement handling
- Fair pricing for storm conditions

## **XII. DOCUMENTATION PROVIDED**

### **Complete Storm Package**

#### **Tab A - Weather Documentation:**

- NWS storm reports
- Wind speed verification
- Rainfall totals
- Hurricane tracking maps
- Local weather station data

**Tab B - Property Damage:**

- Exterior photos ([#] images)
- Interior damage photos ([#])
- Aerial/drone footage
- Video walkthrough
- Pre-storm photos for comparison

**Tab C - Professional Documents:**

- Contractor estimates (multiple)
- Engineer report (if obtained)
- Tree service estimates
- Specialist evaluations

**Tab D - Financial:**

- Emergency repair invoices
- Temporary housing receipts
- Evacuation expenses
- Additional living expenses
- Loss of use documentation

**Tab E - Property Records:**

- Wind mitigation inspection
- Recent roof documentation
- Maintenance records
- Prior claim history
- Property survey

## **XIII. COVERAGE CONFIRMATION**

### **Policy Provisions**

#### **Applicable Coverages:**

- Hurricane/windstorm: Covered peril
- Wind-driven rain: Covered when opening created
- Falling trees: Covered for structure damage
- Debris removal: Additional coverage
- Code upgrades: Coverage available

#### **No Applicable Exclusions:**

- Proper maintenance performed
- Storm shutters not required
- No neglect involved
- Timely reported

## **XIV. CONCLUSION**

Hurricane/Tropical Storm [Name] has caused extensive damage requiring comprehensive restoration of my property. The damage is well-documented, clearly covered, and requires immediate attention to prevent further deterioration. Post-storm conditions create urgency for several reasons:

1. Continued exposure to elements without proper roof/envelope
2. Material shortages requiring early ordering
3. Contractor availability limited by area-wide damage
4. Price escalation continuing weekly
5. Approaching hurricane season [if applicable]

I have been a policyholder for [years] with excellent payment history. I trust [Insurance Company]'s catastrophe team will handle this claim efficiently and fairly, understanding the challenges faced by storm victims.

Please acknowledge receipt immediately and provide:

- CAT team adjuster name and direct contact
- Claim reference number confirmation
- Expected inspection date

- Emergency advance authorization

I am available for inspection with appropriate notice and will cooperate fully with your investigation.

Thank you for your prompt attention to this catastrophic loss.

Respectfully submitted,

[Your Signature]

[Your Printed Name]

[Date]

**cc:**

- [Mortgagee Name and Address]
- [Insurance Agent]
- [Public Adjuster] (if retained)
- [FEMA] (if registered)
- File

## **HURRICANE CLAIM TIPS**

**Do's:**

- ✓ Document before any cleanup
- ✓ Save all weather reports
- ✓ Get multiple estimates
- ✓ Track all expenses
- ✓ Mitigate further damage
- ✓ Be wary of storm chasers
- ✓ Verify contractor licenses

**Don'ts:**

- X Don't sign AOB forms quickly
- X Don't pay large deposits
- X Don't rush settlements
- X Don't discard damaged items yet
- X Don't accept first offer
- X Don't use unlicensed contractors



**Note:** This template is for informational purposes only. Hurricane claims often involve complex coverage issues including percentage deductibles, flood exclusions, and code upgrades. Consider engaging a public adjuster experienced in catastrophe claims, especially for significant damage. Be cautious of post-storm contractor fraud and assignment of benefits (AOB) abuse. Document everything extensively and understand your hurricane deductible before proceeding with repairs.