

A Practical Guide For Assessing Storm Damage

When a storm passes through, it can leave behind a trail of destruction. Whether it's high winds, heavy rain, hail, or snow, storms can damage homes, businesses, and infrastructure. If you've been affected by a storm, it's important to assess the damage as soon as possible.



Storm Damage Assessment: A Practical Guide for Assessing Storm Damage by Don Lamont

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This comprehensive guide will provide you with the knowledge and tools you need to assess storm damage and begin the recovery process.

Safety First

Before you start assessing damage, it's important to make sure that it's safe to do so. If there are downed power lines, gas leaks, or other hazards, call 911 immediately.

Once you've ensured that the area is safe, you can begin to assess the damage.

Exterior Damage

Start by inspecting the exterior of your property. Look for damage to the following areas:

- Roof: Check for missing or damaged shingles, tiles, or metal roofing.
- Gutters and downspouts: Check for dents, holes, or leaks.
- Siding: Check for holes, cracks, or dents.
- Windows and doors: Check for broken or cracked glass, or damage to the frames.
- Garage door: Check for damage to the door, tracks, or opener.
- Decks and patios: Check for damage to the surface, railings, or supports.
- Fencing: Check for broken or damaged fence posts, boards, or gates.
- Trees and shrubs: Check for broken or damaged branches, or uprooted trees.

Interior Damage

Once you've inspected the exterior, move on to the interior of your property. Look for damage to the following areas:

- Walls and ceilings: Check for cracks, holes, or water damage.

- Floors: Check for water damage, buckling, or damage to the tiles or carpet.
- Appliances: Check for water damage, dents, or other damage.
- Furniture: Check for water damage, stains, or other damage.
- Electronics: Check for water damage, power surges, or other damage.

Taking Pictures and Documenting Damage

As you're assessing the damage, it's important to take pictures and document your findings. This will help you when you file an insurance claim and prove the extent of the damage.

When taking pictures, be sure to:

- Take pictures of both the exterior and interior damage.
- Take close-up pictures of any damage.
- Take pictures of the overall property to show the extent of the damage.

In addition to taking pictures, you should also keep a written record of the damage. This should include a description of the damage, the location of the damage, and the date and time of the damage.

Filing an Insurance Claim

If you've suffered storm damage, you should file an insurance claim as soon as possible. Your insurance policy will determine the coverage you have for storm damage, and the amount of your deductible.

When filing an insurance claim, be sure to:

- Contact your insurance company as soon as possible.
- Provide your insurance company with a detailed description of the damage.
- Submit pictures and documentation of the damage.
- Keep a record of all communication with your insurance company.

Your insurance company will send an adjuster to inspect the damage and determine the amount of your claim.

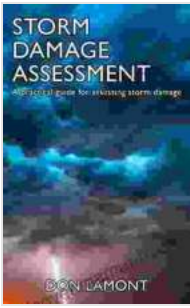
Recovering from Storm Damage

Once you've filed an insurance claim, you can start to recover from the storm damage. This may involve repairing or replacing damaged property, cleaning up debris, and making other necessary repairs.

Here are some tips for recovering from storm damage:

- Make temporary repairs to prevent further damage.
- Contact a contractor to get estimates for repairs.
- Work with your insurance company to get your claim processed.
- Clean up debris and remove damaged property.
- Be patient and don't give up.

Recovering from storm damage can be a long and difficult process, but it's important to stay positive and work through the challenges. With time and effort, you can rebuild your property and get your life back to normal.

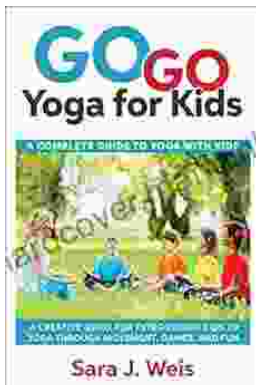


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