Storm documentation record

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Document only from safe locations after conditions are safe. Record observations without assuming cause or insurance coverage. Keep original files and receipts. Use the insurer's actual instructions and deadlines when recording a claim.

01. Property, event date/time and record author

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02. Observed weather and source of any weather report

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03. Safe observation location and areas not observed

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04. Visible condition, exact location and time noticed

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05. Original photo/video filenames and storage location

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06. Prior condition records available

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07. Emergency professional contact and temporary work performed

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08. Receipts and correspondence references

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09. Insurer/claim contact and instructions received, if applicable

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10. Next action, responsible person and stated deadline

Completed example

Example: From an indoor window after the storm, the owner observes material in the yard and saves original photos with timestamps. The owner records 'material in yard; origin unconfirmed,' contacts a roofer for assessment, and retains a temporary-protection invoice. Coverage and damage cause remain undetermined.

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