

# Pre-Season Storm Prep Checklist

Complete all five sections by **June 1** every year. Insurance changes cannot be made once a named storm watch is issued. Tree work requires 2-4 weeks lead time.

## 1 — ROOF & STRUCTURE

- **Schedule a licensed roof inspection**  
*Before June 1 — damage found now is easier to claim than after a storm*
- **Document current roof condition with dated photos**  
*Every slope, all four sides, close-ups of flashing and ridge*
- **Check attic for any staining, wet insulation, or daylight through decking**  
*These are pre-existing leak signs that will complicate a claim*
- **Confirm age of roof and locate original installation records**  
*Age determines ACV vs RCV coverage and depreciation rate*
- **Check all flashing — chimney, vents, skylights, valleys**  
*Salt air and UV degrade flashing faster on coastal homes*
- **Clear gutters and downspouts completely**  
*Clogged gutters cause fascia damage and accelerate soffit rot*
- **Trim all tree branches within 6 feet of the roof**  
*Contact, debris, and impact damage all start here*

## 2 — INSURANCE REVIEW (DO THIS FIRST — BEFORE ANY STORM IS NAMED)

- **Pull out your full policy — not just the dec page**  
*Locate the complete 30-60 page document*
- **Confirm whether roof is covered RCV or ACV**  
*Look for "Roof Surfacing — ACV" on the dec page*
- **Check your hurricane/named storm deductible in dollars**  
*It's a % of dwelling value — convert it: \$300K home × 2% = \$6,000 out of pocket*
- **Verify your policy has a prompt notice provision — note the window**  
*Most require notice within 30-60 days; FL requires notice within 1 year*
- **Check for cosmetic damage exclusion endorsement**  
*Search for "HO 04 93" or "cosmetic damage" in your endorsements*
- **Confirm dwelling coverage limit vs. current rebuild cost**  
*Construction costs have risen 30-40% since 2020 — are you underinsured?*
- **Review flood coverage — confirm you have a separate policy**  
*Homeowners insurance NEVER covers flood. NFIP has a 30-day wait for new policies.*
- **Ask agent about FORTIFIED discount or My Safe FL Home grant**  
*Up to \$10,000 free + 16-55% premium discount in qualifying states*

### 3 — SUPPLIES & EQUIPMENT

- **Heavy-duty poly tarps — minimum 20x30 ft, 6 mil thickness**  
*Buy before season starts; stores run out after storms*
- **Sandbags for tarp weighting (25+)**
- **Rope and bungee cords for tarp securing**
- **Battery-powered or hand-crank weather radio**  
*Cell service fails during storms*
- **72-hour emergency food and water supply**  
*FEMA recommendation minimum*
- **Portable generator with fresh fuel and proper storage**  
*Run outdoors only; CO poisoning kills every storm season*
- **Portable phone charger / power bank (fully charged)**
- **First aid kit and 7-day prescription supply**
- **Cash (ATMs fail when power is out)**  
*Minimum \$300-500*
- **Important documents in waterproof container or cloud storage**  
*Policy, ID, mortgage, photos — see Section 5*

### 4 — PROPERTY & YARD

- **Remove or anchor all outdoor furniture, grills, planters**  
*Anything not anchored becomes a projectile at 80+ mph*
- **Trim all trees within 30 feet of structure**  
*Focus on dead limbs, weak crotches, and branches over the roof*
- **Check fence posts and gates for secure attachment**
- **Identify and mark main gas shutoff valve location**
- **Photograph all outdoor equipment, vehicles, property**  
*Dated photos support property damage claims*
- **Move vehicles to garage or away from trees**

## 5 — DOCUMENTS & FAMILY PLAN

- **Photograph every room, all valuables, serial numbers on electronics**  
*Dated photos = proof of pre-storm condition for contents claims*
- **Store copies of policy, IDs, deed in cloud storage AND waterproof bag**
- **Write down insurance company claims phone number (not just app)**  
*Apps fail when data is congested after a storm*
- **Note your claim filing deadline by state — write it on your calendar**  
*FL: 1 yr from storm date · LA: 180 days from emergency declaration end*
- **Establish out-of-area family contact and meeting place**
- **Know your evacuation zone and nearest shelter**  
*Look up at your county emergency management website*
- **Identify pet-friendly shelter or boarding facility**  
*Most public shelters do not accept pets*

*Free storm damage roof inspections available across 13 Gulf & Atlantic states. Visit [stormroofquotes.com](https://stormroofquotes.com) to connect with a licensed local roofer.*