

Storm Damage Checklist

Use this checklist to help you spot storm damage and assist you in the event of storm related damage to your home.

Caution: Please be safe! Butler & Associates recommends staying off of your roof especially after a storm. If you think there weather-related damage, have a trusted, professional contractor assist you with your damage assessment.

Check your roof for damage. Check all sides of your home and roof, look for obvious signs of damage like torn, missing, dented or curled shingles.

Inspect gutters, roof vents and windows. Look for damaged or missing roof vents, gutters, and chimney caps. Check your windows for cracked or broken windowpanes, missing weather stripping or torn screens.

Inspect area around your home. Look for downed tree limbs, damage to property in your yard like lawn furniture, sheds, detached garages, or other structures. Check any flat surfaces like decks, patio furniture for evidence of hail damage.

Look for leaks. Inspect ceilings, and accessible attic areas for leaks. Water may drip from light fixtures, include fixtures in your inspection.

Document damage. Taking photographs, video, or dated notes helps.

Contact your insurance agent. Uncertain what to do next? Contact your insurance agent for best practices on how to proceed.

Call your homeowners insurance company. To file a claim, contact your insurance company. Have your documentation handy when speaking with a claims specialist.

Prevent further damage. It may take a few days for the insurance company to inspect your home. It is important to take steps to prevent further damage, including in boarding up broken windows or placing a tarp over damaged portions of your roof. Your insurance company can advise you on how to do this safely.

Call a contractor you can trust. After a big storm, there are likely to be many contractors in your area competing for attention. It is important to work with a licensed contractor you can trust. Your home is your most valuable asset, spending a few minutes researching a contractor on the Better Business Bureau website or Angie's List is a smart idea before allowing them to undertake major repairs after a storm.

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Scan the QR Code for Instant Access to Our Claim Resources

- How to select & hire a contractor
- Working with Contractors on Storm Damage
- MN Attorney General & Dept of Labor Recomendations



They can also be found at the following link: https://insurewithbutler.com/claim-resources/

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