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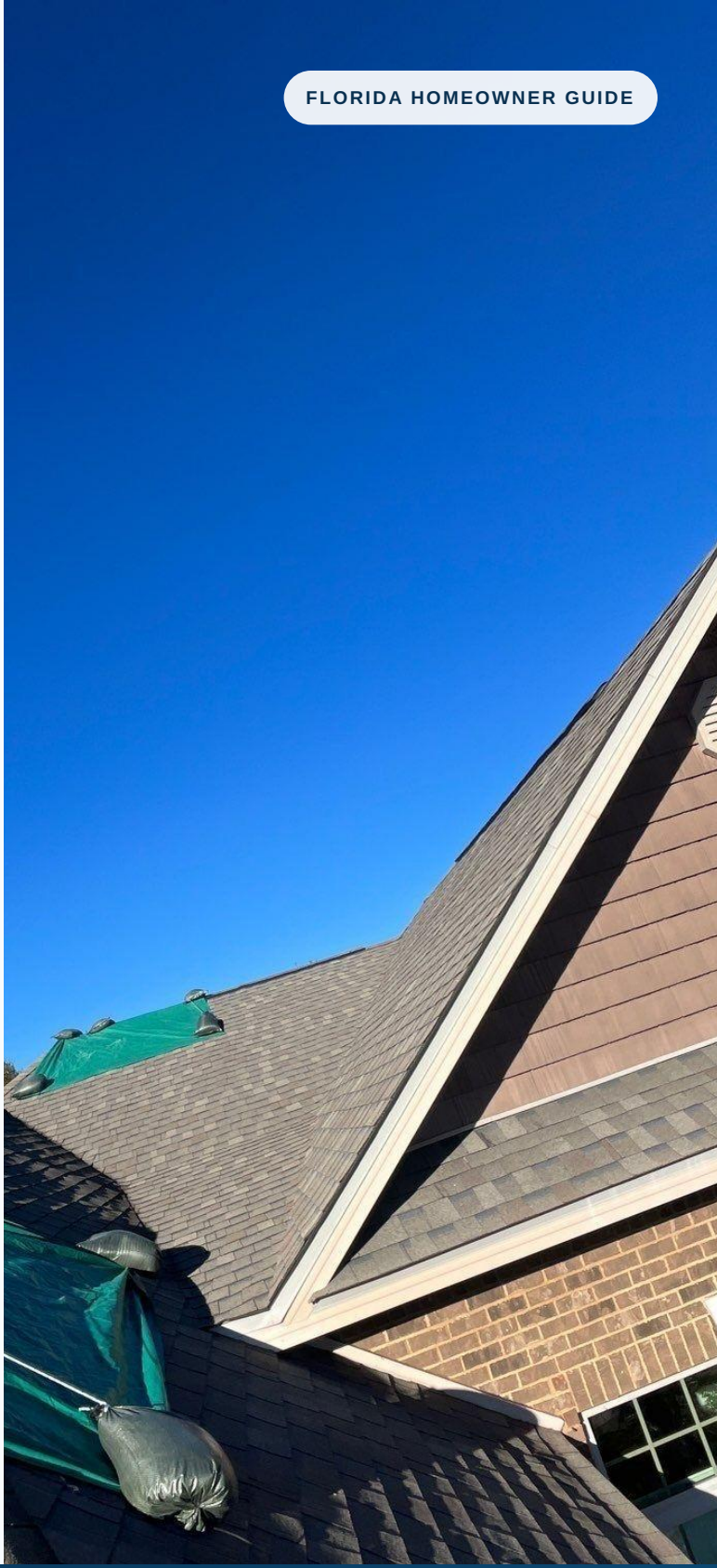
FLORIDA HOMEOWNER GUIDE

Storm Damaged Roof?

Here's What to Do Next



7 Essential Steps to Handle Roof Storm Damage, Navigate Insurance Claims, Avoid Costly Mistakes, and Protect Your Home from Further Damage



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START HERE

The Storm Has Passed. Now What?

The wind quiets. A damp patch spreads across your ceiling. Is it a minor leak or an expensive repair? Who should you call?

You need a safe order of action, not every answer today. These seven steps help protect your home and guide decisions made under pressure.

1. **Safety First**
2. **Prevent Further Damage**
3. **Identify and Document**
4. **Navigate Your Claim**
5. **Find a Trusted Contractor**
6. **Repair or Replace**
7. **Complete Your Repairs**

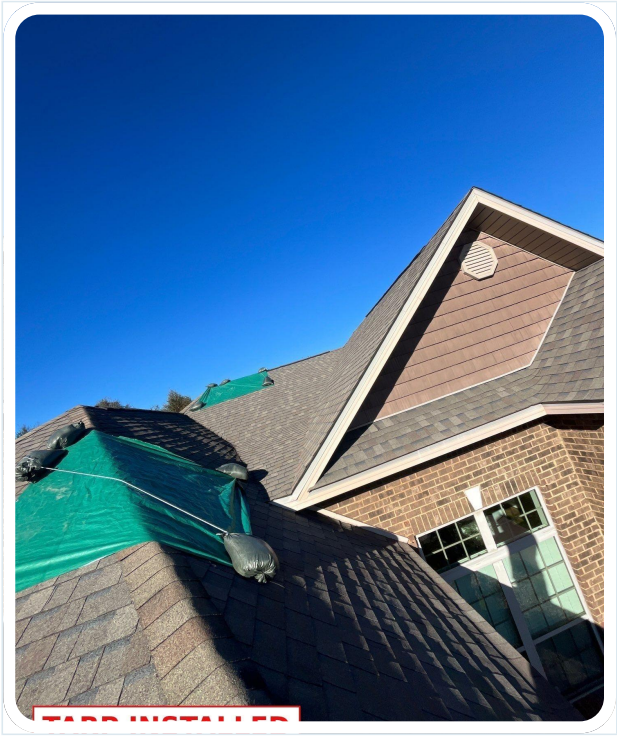
CHAPTER 1 | THE STORM HAS PASSED. NOW WHAT?

1 **Put Safety First Before Inspecting Your Roof**

Your First 24 Hours

Imagine finding a large branch against your roof the morning after a storm. Climbing up seems efficient, but wet surfaces and hidden damage make it dangerous.

Check that everyone is safe. Stay clear of fallen power lines, unstable trees, and damaged electrical equipment. If you suspect structural failure, leave the affected area and call emergency services or an appropriate qualified professional. **Never climb onto the roof yourself.**



Signs That Need Immediate Attention

A small stain is worth investigating. A sagging ceiling, water around electrical fixtures, or an unusually bowed roofline demands much greater caution. Keep people away from these areas. Do not touch wet electrical devices or use switches nearby.

Observe safely and get professional help if you doubt the building is secure.



CHAPTER 1 | IMMEDIATE RESPONSE

2 **Prevent Further Damage Before It Gets Worse**

Protect What You Can, Safely

If water is dripping into a room that is safe to enter, move valuables out of its path and position a container below the leak. Take pictures before moving items when practical. A roofing contractor can determine whether emergency tarping or another temporary measure is needed.

Keep receipts for protective work, supplies, or temporary accommodation. You may need them for your claim.

Four Mistakes to Avoid

- X Do not ignore a leak once the rain stops.
- X Do not remove shingles to investigate.
- X Do not attempt your own rooftop tarp installation.
- X Do not approve extensive permanent work without understanding the written scope.

Emergency stabilization is different. It may be necessary before a complete repair plan exists.

Prevent further harm without creating new problems.

Seven Warning Signs to Look For

Look from the ground and through safe indoor areas for these clues:

1. Missing shingles or exposed roof materials.
2. Shingles that appear lifted, cracked, or displaced.
3. Dented vents, flashing, or other metal components.
4. Excessive shingle granules around downspouts.
5. Branch strikes or debris resting on the roof.
6. Bent gutters, damaged fascia, or loose trim.
7. Fresh stains, drips, or damp spots indoors.

These clues warrant investigation, not automatic replacement.





CHAPTER 2 | DOCUMENTATION AND INSPECTION

Build a Damage File

Photograph each affected area from a safe distance. Include wide shots showing its location and closer views where possible. Write down the storm date, when you noticed damage, and any action taken to protect the house.

Save notes, receipts, estimates, and emails together. Log insurance calls. Documentation keeps facts consistent.



What a Roof Inspection Should Tell You

Two neighbors can experience the same windstorm and find very different results. One sees shingles in the yard; the other sees nothing unusual, yet a leak appears weeks later.

A qualified roofer can examine vulnerable areas such as flashing, seals, shingles, and accessible roof structure. Ask for photographs of findings and an explanation of what appears storm related versus ordinary aging.

An inspection should clarify options, not pressure you.

- Ask for photographs of findings.
- Separate storm damage from ordinary aging.
- Leave with clear repair options.

4 **Understand Coverage and Begin the Claims Process**

What Insurance May Cover

Storm damage is not automatically covered in every circumstance. Your policy, deductible, exclusions, and cause of damage determine coverage. Some policies use special wind or hail deductibles. Others pay based on actual cash value, which reflects depreciation, or replacement cost subject to policy conditions.

Actual Cash Value

Coverage may reflect depreciation, depending on your policy and the damaged property.

Replacement Cost

Coverage may be based on replacement cost, subject to the conditions and terms of your policy.

Read your policy and ask the insurer to explain unclear language. A roofer can document physical conditions but cannot guarantee an insurance outcome.



CHAPTER 3 | KEEP THE CLAIM MOVING

Filing a Claim Without Guesswork

Report Promptly

Report suspected covered damage promptly and ask your insurer about deadlines and required evidence. Explain only what you know: when the storm happened, what you observed, and which temporary protections were necessary.

Protect the Home

If water is actively entering your home, arrange safe emergency protection rather than waiting for an adjuster. Ask the insurer about its procedures as soon as practical. Save your claim number, adjuster details, and submissions.

When Estimates Disagree

Suppose your contractor identifies damaged flashing, but the insurance estimate mentions only shingles. Ask both parties to explain their findings and compare the written documents line by line. Provide additional photographs or reports if appropriate.

If a claim is denied or the settlement seems incomplete, request the insurer's reasoning and review applicable reconsideration, appraisal, or appeal procedures.

For complex disputes, consult a qualified insurance professional or attorney. Never exaggerate damage to strengthen a claim.





5 **Find a Roofing Contractor You Can Trust**

Eight Questions Worth Asking

1. Are you licensed where required and properly insured?
2. Have you repaired roofs with similar damage?
3. Can you provide recent local references?
4. Will I receive a detailed written estimate?
5. Which materials are included, and why?
6. What warranties apply to materials and workmanship?
7. Who supervises the work and handles questions?
8. How are payments and unexpected changes approved?

Compare included work, not just price. Confirm responsibility for permits, inspections, and cleanup.

Recognize High Pressure Sales Tactics

After a major storm, an unfamiliar contractor may offer to "take care of everything" if you sign immediately. Slow down. Watch for demands for large advance payments, vague agreements, promises of guaranteed claim approval, or offers to hide or waive an insurance deductible improperly.

Check credentials independently. A trustworthy contractor should welcome questions and give you time to read the contract.



6 **Choose Between Repair and Replacement**

Make the Choice Based on the Roof

A few damaged shingles may call for a targeted repair. Widespread damage, deteriorated materials, or compromised decking can make replacement more reasonable. Age alone does not settle the question.

Repair May Make Sense When

Damage is limited to a smaller area and the surrounding roof remains in serviceable condition. Ask what the repair addresses and what should continue to be monitored.

Replacement May Be More Reasonable When

Damage is widespread, materials are deteriorated, or decking has been compromised. Ask why replacement is being recommended and what conditions support that recommendation.

Ask what caused the damage, what each option fixes, and how long each solution is expected to serve. Request a written explanation if replacement is recommended. The right project addresses the roof's condition rather than a sales target.



7 **Complete Your Roof Repairs With Confidence**

Know What to Expect on Repair Day

Before work starts, confirm materials, timing, access, cleanup, and payment milestones. Move vehicles and outdoor belongings where the contractor advises. Keep children and pets clear of the work area.

Sometimes crews uncover damaged decking after removing shingles. Ask for photographs and a written change order before additional work proceeds, except where immediate action is necessary for safety.



Confirm materials, timing, access, and cleanup.

Move vehicles and belongings as advised.

Request photos and written change orders for added work.

A clear scope and documented changes make the project easier to understand from start to finish.

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CHAPTER 5 | FINISH STRONG AND PREPARE FOR THE NEXT STORM

Check the Finished Work

Review completed repairs and any changes from the plan. Confirm cleanup, applicable permits or inspections, and documentation of areas you cannot safely view yourself.

Keep your invoice, warranty information, and maintenance recommendations. Bring up unfinished items before final payment according to your contract.



Protect Your Home Before the Next Storm

Between storms, keep gutters clear, arrange suitable roof inspections, and have hazardous branches managed by professionals. Store roofing records with your insurance documents.

Keep Gutters Clear

Help water move away from the roof and home.

Schedule Inspections

Use professional inspections when conditions warrant a closer look.

Keep Records Together

Store invoices, warranties, photos, and insurance documents in one place.

If you are unsure whether your roof needs attention, contact Dehlinger Roofing & Construction to discuss a professional inspection. Good decisions begin with knowing what is actually damaged.

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SAVE THIS PAGE

Your 7 Step Storm Checklist

Save this sequence for the next severe weather event:

1. **Stay safe.**
2. **Limit further damage.**
3. **Photograph and document.**
4. **Review insurance and report promptly.**
5. **Verify your roofer.**
6. **Compare repair options.**
7. **Confirm the completed work.**

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