

Roof Claim Checklist

Use checklist if your home suffers **hail or severe storm damage**.



Immediately After Storm

- ☐ Make sure everyone is safe
- ☐ Prevent further damage (temporary tarps only if leaking)
- ☐ Do **not** make permanent repairs yet
- ☐ Note the **date and time of the storm**

Document Everything

- ☐ Take clear photos & videos of:
 - Roof (if safely accessible)
 - Missing, lifted, or creased shingles.
 - Dented vents, flashing, gutters, soft metals
 - Siding, windows, fences, AC units
 - ☐ Capture wide shots **and** close-ups
 - ☐ Save any fallen shingle pieces or damaged materials
 - ☐ Photograph collateral damage (patio furniture, grills, vehicles)

Get Professional Roof Inspection

- ☐ Schedule inspection with a **local roofing contractor**
- ☐ Request:
 - Storm-specific damage documentation
 - High-resolution photos (or drone images)
 - Written inspection report
 - ☐ Avoid “drive-by” or ground-only inspections.

File Insurance Claim

- ☐ File promptly with your insurance carrier
- ☐ Provide:
 - Date of loss
 - Brief description of damage
 - Inspection photos if available
 - ☐ Keep your claim number handy
 - ☐ Start a claim folder (digital or paper)

Be Present for Adjuster Appointment

- ☐ Attend the inspection if possible
 - ☐ Have your roofer present
 - ☐ Point out **all** documented damage
 - ☐ Take notes on what the adjuster inspects (or skips)
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Always Review the Insurance Estimate

- ☐ Check for missing items:
 - Ridge caps
 - Starter shingles
 - Flashing & vents
 - Drip edge
 - Decking or underlayment
 - ☐ Verify measurements & slopes
 - ☐ Confirm if coverage is **RCV** or **ACV**
 - ☐ Ask about depreciation recovery.



Avoid Common Texas Pitfalls

- ☐ Do **not** accept deductible-waiving offers (illegal in Texas)
- ☐ Avoid out-of-town or storm-chasing contractors
- ☐ Do not sign contracts you do not understand
- ☐ Never rely on verbal promises get everything in writing

Keep Good Records

- ☐ Photos & videos
- ☐ Inspection reports
- ☐ Insurance emails & letters
- ☐ Adjuster notes
- ☐ Contractor estimates
- ☐ Receipts (temporary repairs, tarps...)

If Your Insurance Delays, Denies, Or Underpays the Claim

- ☐ Request a re-inspection
- ☐ Submit supplemental documentation
- ☐ Review your policy for appraisal rights
- ☐ Contact the **Texas Department of Insurance** (800-252-3439)

Final Tip

A strong roofing claim is **90% documentation and timing**.
The earlier you inspect, document, and organize **the better your outcome**.

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