LAW OFFICE OF
EDUARDO M. PIMENTEL, P.A.
ATTORNEYS AT LAW

A GUIDE FOR FLORIDA PROPERTY OWNERS

Hurricane and Storm Damage: What to Document

Before and after a storm, a few simple habits can make the difference in how clearly a claim is supported later. These steps help you build that record as you go.

START HERE

1. **Document Your Property Before Storm Season**
   Photograph or video the roof, exterior, and major systems while conditions are normal. This baseline record can help show what changed after a storm.

2. **Address Immediate Safety Concerns First**
   Stay away from downed power lines, standing water, and unstable structures. Contact emergency services or the appropriate licensed professional when needed.

3. **Photograph and Record Damage Before Any Cleanup**
   Capture wide views and close-ups of all affected areas before debris is cleared or repairs begin. Include the date on each photo set if possible.

4. **Make Only Temporary Repairs, and Keep the Receipts**
   Tarping a roof or boarding a window to prevent further damage is reasonable. Hold off on permanent repairs until the damage has been documented and, where applicable, inspected. Keep every receipt for temporary work.

5. **Report the Claim Promptly and Keep Every Reference Number**
   Florida law limits how long you have to report a claim, and the specific timeframe depends on your policy and when the loss occurred. Confirm your current deadline directly with your insurer or policy documents rather than relying on a general rule of thumb.

6. **Save Every Written Communication**
   Keep coverage letters, payment explanations, denial letters, and adjuster correspondence together, along with a simple log of calls and what was discussed.

Avoid These Common Mistakes

- Waiting to report the loss
- Making permanent repairs before documentation or inspection
- Discarding damaged materials without photos

Keep These Records Together

- Pre-storm photos or video, if available
- Policy and declarations page
- Photos, estimates, receipts, and correspondence

When to Ask More Questions

- The claim is denied
- Payment appears far below the documented damage
- The loss is disputed or remains unresolved

Questions about your specific claim?
Every property claim depends on its facts and policy language. A case-specific review may help clarify the next step.

CALL (786) 979-9970
EMAIL inquiry@pimentel-law.com

This guide is provided for general informational purposes only and is not legal advice. It does not create an attorney-client relationship and is not a substitute for a case-specific legal review. Every claim is different, and whether legal involvement is appropriate depends on the policy language and specific facts.