



FLORIDA STORM CLAIM RESOURCE

# Florida Hurricane Claim Documentation Checklist

Use this after storm damage to organize photos, repair records, receipts, adjuster communication, emergency mitigation, flood documents, and claim notes before details get lost.

Published May 2026

PDF checklist companion

Official sources linked



**Written and reviewed by Joe Greene**

Commercial Lines Manager • Florida 2-20 General Lines license #P005559 • 21 years in the insurance industry

# Hurricane Claim Documentation: the short version

A strong Florida hurricane claim file includes date-stamped photos, damaged-property lists, temporary repair records, receipts, contractor estimates, claim numbers, adjuster contacts, flood forms when applicable, and a communication log. Make emergency repairs to protect property when safe, but keep damaged materials, photos, and receipts when possible.

Use this checklist to organize insurance documents and questions. It is not legal advice, claim-settlement advice, engineering advice, or a promise that any carrier will accept a specific risk or claim.

## BEST FIT

### Homeowners with storm damage

Organize photos, videos, mitigation receipts, damaged-item lists, claim numbers, and adjuster communication.

### Business owners documenting property or income loss

Separate property, flood, business income, equipment, inventory, temporary repairs, and extra-expense records.

### Landlords and commercial property owners

Keep invoices, photos, resident reports, board minutes, vendor records, and master/flood claim files separated.

### Condo boards coordinating master-policy claims

Document building damage, repair records, vendor invoices, rental loss, and communication with tenants or managers.

## RED FLAGS

! **No photo set exists from before cleanup.**

! **Temporary repairs were paid in cash with no invoice or receipt.**

! **Flood and wind damage are mixed into one undocumented pile.**

! **A contractor asks for a broad assignment or release before the scope is understood.**

## CHECKLIST 1

# First 24–72 hours: document before cleanup when safe

Safety comes first. Once safe, document the damage before the scene changes.

### Claim number and policy number

Write down the claim number, policy number, carrier contact, adjuster name, adjuster phone/email, and date/time of every call.

### Photo and video sweep

Photograph all exterior sides, roof damage if safely visible, water lines, interior rooms, ceilings, flooring, contents, equipment, vehicles, and damaged materials.

### Damage inventory

List damaged items with room/location, approximate age, replacement cost if known, serial numbers, receipts, photos, and whether the item is repairable.

### Emergency mitigation

Keep receipts and invoices for tarping, water extraction, board-up, drying, temporary power, debris removal, and reasonable steps taken to protect property.

### Do not toss key evidence too fast

If safe and practical, photograph and retain representative damaged materials until the adjuster or carrier gives direction.

# Claim file records to organize

A clean file makes it easier to answer adjuster questions without relying on memory.

## Policy forms and endorsements

Declarations, endorsements, deductible pages, flood policy if any, mortgagee/loss-payee pages, and renewal documents.

## Estimates and invoices

Contractor estimates, engineer reports, drying logs, roof reports, mitigation invoices, receipts, and proof of payment.

## Communication log

Track date, person, company, phone/email, summary, promised next step, and deadline for each claim conversation.

## Temporary living or business expense

Hotel, meals, temporary office, equipment rental, extra expense, rental loss, payroll impact, and business interruption notes when coverage may apply.

## Flood claim documents

If flood is involved, keep NFIP/private flood claim forms, building/contents estimates, inventory sheets, and photos separate from wind-property claim records.

# Questions to ask before signing or closing anything

The policy and claim facts control. Ask early if something is unclear.

## Which deductible is being applied?

Confirm whether hurricane, wind/hail, named storm, flood, or all-other-peril deductible is being applied.

## What is still open?

Ask what inspections, estimates, depreciation, supplements, contents, business income, or flood items remain unresolved.

## Who should review contractor paperwork?

Large repairs, assignments, releases, lien documents, and scope disputes may need careful review by the carrier, agent, counsel, or another advisor.

# Common questions about hurricane claim documentation

## Should I make temporary repairs after a hurricane claim?

Protect the property when it is safe and reasonable, but document the damage first when possible and keep receipts, invoices, and photos of the damaged areas and temporary repairs.

## What should be in a hurricane claim communication log?

Record the date, person, company, phone/email, claim number, summary, promised next step, deadline, and documents requested or sent.

## Should wind and flood claim documents be separated?

Yes. Wind/property and flood claims can involve different policies, adjusters, forms, deductibles, and covered property. Keep a clean folder for each.

## What should I photograph before cleanup after hurricane damage?

Photograph exterior damage, interior rooms, ceilings, floors, water lines, damaged contents, equipment, temporary repairs, and any materials removed during cleanup.

## Should I keep receipts for emergency hurricane repairs?

Yes. Keep invoices, receipts, proof of payment, photos, and notes for tarping, water extraction, board-up, drying, debris removal, temporary power, and other mitigation work.

## OFFICIAL SOURCES

1. **Florida DFS hurricane and storm resources**

<https://www.myfloridacfo.com/division/consumers/storm/resources>

2. **Florida DFS hurricane deductible guidance**

<https://www.myfloridacfo.com/division/consumers/consumerprotections/floridashurricanedeductible>

3. **FEMA NFIP claim forms for policyholders**

<https://www.fema.gov/flood-insurance/find-form/policyholders>

4. **Florida Disaster Plan & Prepare**

<https://www.floridadisaster.org/planprepare/>

## ONLINE PAGE AND RELATED RESOURCES

# Use the live HTML page for links, updates, and citations

This PDF is a meeting-ready companion to the online checklist. The live page includes structured data, source links, related resources, and discovery metadata for search and AI systems.

<https://www.greeneinsurance.com/resources/hurricane-claim-documentation-checklist>

## RELATED RESOURCES

1. **Florida Hurricane Insurance Checklist**

<https://www.greeneinsurance.com/resources/florida-hurricane-insurance-checklist>

2. **Report a Claim**

<https://www.greeneinsurance.com/service-center/report-claim>

3. **Commercial Property Insurance**

<https://www.greeneinsurance.com/business-insurance/commercial-property>

### Need us to review the file?

Send the policy, renewal, claim, audit, board packet, driver list, or certificate requirements before the deadline becomes urgent.

[Ask About a Claim](#)