FREE HOMEOWNER PLANNING GUIDE

Storm Damage Documentation Checklist for Delaware and Maryland Homeowners

A practical worksheet for Delaware and Maryland homeowners preparing for a roofing or exterior decision.

When wind, hail, falling debris, or heavy rain affects your property, a calm record of what you can safely observe is more useful than a rushed guess about the cause or coverage. This free checklist helps Delaware and Maryland homeowners organize photos, dates, contacts, temporary protection, inspection findings, and project documents.

Safety comes before documentation

Do not climb onto the roof. Stay away from downed power lines, unstable trees, standing water near electrical equipment, broken glass, sagging ceilings, and visibly unstable building areas. Contact emergency services or the appropriate utility when there is an immediate danger.

Use this checklist only from a safe location. A qualified professional should inspect areas that cannot be reached safely.

Use the checklist

Save or print this page and keep it with your property photos, carrier instructions, inspection findings, estimates, receipts, and completion records.

Your Post-Storm Property File

1. Record the event

Property address: ____

Date the condition was noticed: _________________________________

Approximate time: ____

Who first observed it? ____

Weather or event reported at the time: ___________________________

Do not label a condition as wind, hail, or storm damage unless a qualified inspection supports that conclusion. Record what you observed first.

Observation example: "Two shingle tabs are visible on the back lawn and a ceiling stain appeared in the upstairs hall after the storm."

Your observation:

____

____

2. Photograph visible conditions safely

If it is safe, take wide photos that establish location and closer photos that show detail. Keep the original files and avoid editing over them.

[ ] Front, rear, and each side of the home from the ground

[ ] Roof surfaces visible from the ground

[ ] Shingles or exterior pieces found on the property

[ ] Gutters, downspouts, fascia, and soffit

[ ] Siding, trim, windows, screens, and exterior doors

[ ] Tree limbs, debris, or impact areas

[ ] Water entering the home

[ ] Ceiling or wall stains

[ ] Accessible attic conditions viewed from a safe walking surface

[ ] Damaged personal property

[ ] Temporary protection before and after it is installed

Photo or video file location: ____________________________________

Backup location: ____

3. Make an interior room-by-room log

Room or area	What is visible?	When noticed?	Photo number

If water is near electrical fixtures or equipment, keep your distance and seek qualified help.

4. Prevent additional damage only when it is safe

Follow your insurer's instructions and use qualified help for roof tarping or other hazardous work. Keep emergency work separate from the permanent repair scope.

[ ] Contacted a qualified contractor for temporary protection

[ ] Recorded why temporary work was needed

[ ] Photographed conditions before temporary work

[ ] Saved the written authorization or work order

[ ] Saved invoices and receipts

[ ] Photographed the completed temporary protection

[ ] Confirmed who is responsible for removing it later

Temporary contractor: ____

Date and time requested: _____________________________________

Work completed: ____

5. Contact your insurance company or agent

Your insurer interprets the policy and decides coverage. A contractor can document visible conditions and provide a repair or replacement scope, but should not promise that a claim will be covered or control your claim.

Carrier: ____

Agent or claim contact: _______________________________________

Policy number: ____

Claim number, if opened: _____________________________________

Date and time of first contact: ________________________________

Instructions received: ____

Adjuster name and contact: _______________________________________

Scheduled visit: ____

Questions for your insurer:

- What immediate steps should I take?
- Which documents and photos should I provide?
- What deductible and coverage terms apply to this event?
- Is temporary protection authorized, and what receipts should I keep?
- Does the carrier need to inspect before permanent work begins?
- How should added or newly discovered conditions be documented?

6. Prepare for a contractor inspection

Give the contractor a concise history without telling them what conclusion to reach.

[ ] Date and location of each visible concern

[ ] Original photos and videos available

[ ] Prior roof, gutter, siding, or window invoices available

[ ] Previous leak or repair history noted

[ ] Existing manufacturer and workmanship documents available

[ ] Solar panel, skylight, chimney, and roof-equipment information available

[ ] Association or condominium responsibilities confirmed

[ ] Safe property access arranged

Ask the contractor to provide:

- Photographs tied to specific roof or exterior locations
- A description of visible conditions
- A clear repair or replacement scope
- Separate identification of temporary and permanent work
- Product and installation details
- A process for concealed conditions and changes
- Written manufacturer and contractor warranty roles

Contractor: ____

Inspection date: ____

Documents received: ____

7. Keep a communication log

Date and time	Person or company	Method	What was discussed	Follow-up needed

Save emails, text messages, estimates, carrier documents, inspection photos, receipts, signed contracts, change orders, invoices, and completion records in one folder.

8. Slow down when an offer creates pressure

Be cautious if someone promises a "free roof," guarantees insurance coverage, asks you to sign immediately, offers to waive or absorb your deductible, or wants authority to handle the claim without explaining their role.

Maryland homeowners can review the Maryland Insurance Administration's consumer advisory about free-roof offers. Delaware homeowners can review the Delaware Department of Insurance's storm preparedness guidance.

9. Before permanent work begins

[ ] Property owner or association authority confirmed

[ ] Insurance decision understood separately from construction scope

[ ] Contractor credentials checked

[ ] Final written scope reviewed

[ ] Materials and colors approved

[ ] Possible concealed work and pricing process explained

[ ] Permit and approval responsibilities assigned

[ ] Payment and financing terms reviewed

[ ] Manufacturer and workmanship warranty roles separated

[ ] Start, access, communication, and cleanup plans confirmed

Need a documented exterior inspection?

Sky Shield can inspect visible roof and exterior conditions, provide photographs and observations for your records, and prepare a clear repair or replacement scope. Coverage decisions remain with your insurer and policy.

Schedule Your Free Estimate | **Call (410) 726-2700**