

## **CONTRACTOR'S FIELD GUIDE: STORM DAMAGE DOCUMENTATION**

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*A guide to capturing evidence that holds up to carrier scrutiny and prevents scope-reduction disputes.*

### **Pre-Inspection Prep**

- Carry a high-resolution camera, moisture meter, chalk, and ladder gear.
- Always verify address and date of loss before starting.
- Review the policy declarations page if possible to confirm coverage types.

### **Exterior Documentation**

- Take "wide-angle" photos of the entire structure from all sides.
- Use chalk to circle individual hits on shingles, siding, or metal components before photographing.
- Use a ruler or gauge in photos to show the size of hail or impact damage.
- Photograph roof vents, gutters, flashings, and windows for collateral damage.
- Capture evidence of wind-blown debris or missing materials on the ground.

### **Interior Documentation**

- Document all water stains on ceilings and walls with a scale reference.
- Use a moisture meter on interior surfaces and record the readings in your notes.
- Take photos of damaged baseboards, flooring, and personal property.
- Identify hidden damage: Check attics for wet insulation, roof-deck staining, or mold growth.

### **The "Scope-Ready" Log**

- Keep a written log of every damaged item, its location, and the perceived cause.
- Label photos clearly (e.g., "North Elevation, Siding Hit #1").
- Video walkthrough: Narrate your findings while recording, especially for complex layouts.

### **Ensuring Scope Accuracy**

- Match your findings to Xactimate categories.
- Identify all code-related items (e.g., drip edge, ice and water shield, ventilation requirements).

- Identify temporary repairs or immediate mitigation steps taken to prevent further loss.

### **Final Checklist for Success**

- Is every damage point circled and scaled?
- Did I capture photos of undamaged areas for comparison?
- Are my moisture readings clearly documented?
- Is my photo log saved and backed up daily?