

# Hail Damage Roof Insurance Claim Worksheet

A practical workbook for homeowners filing a hail claim.

This worksheet walks you through the documentation that determines whether your hail claim is paid in full, paid partially, or denied. Fill it out as you go. Print it and use a pen if you prefer paper, or type into the form fields directly. Either way, the homeowners who recover the most on hail claims are the ones who treat the process as a structured workflow rather than a phone call.

## Read this first

1. Do not sign any contract with a roofer until your insurance adjuster has inspected the roof and provided a written scope. Storm chasers who push you to sign before the adjuster sees the damage are the single biggest source of homeowner regret post-storm.
2. Do not let any contractor offer to waive, rebate, or absorb your deductible. In Texas this is illegal under Insurance Code Section 707. In most other states it is treated as insurance fraud. A contractor making this offer is one to walk away from.
3. Do not throw anything away until your adjuster says you can. Shingles, screens, broken glass, debris on the ground. All of it is evidence.
4. Make only temporary repairs to prevent further damage. Tarping or boarding is fine, but keep receipts. Permanent repairs done before the adjuster inspects can shift the burden of proof onto you.
5. Take photographs of everything, dated. The phone you carry is your best evidence tool. Photograph dented gutters, AC fins, screens, vehicles, and the roof shingles from the ground or by drone if you have one.

## Your information

Homeowner name

Property address

Date you started this worksheet

Claim status (check current state):

Draft

Filed

In adjustment

Settled

Disputed

## SECTION 1

## The storm itself

Insurance carriers require the damage to be sudden and identifiable to a specific event. Vague answers about when the damage happened give the carrier room to attribute the damage to wear or to a prior storm not covered under this claim. Pin the event down to a date and a time.

Storm date

Start time

End time

Wind direction

Wind speed (if known)

Largest hail size you observed

Hail size reference: pea 1/4 in, marble 1/2 in, dime 3/4 in, nickel 7/8 in, quarter 1 in, half-dollar 1-1/4 in, golf ball 1-3/4 in, tennis ball 2-1/2 in, baseball 2-3/4 in. Pick the closest comparison.

Conditions that accompanied the storm (check all):

 Heavy rain Lightning Tornado warning High wind Wind-driven rain

## Witnesses and neighbor evidence

Names and phone numbers of neighbors who were home, who saw or heard the storm, or who took video. Neighbor corroboration matters more than people realize.

Witness 1 (name + phone)

Witness 2 (name + phone)

Witness 3 (name + phone)

Notes on what witnesses observed:

## SECTION 2

## NOAA storm evidence

The single piece of evidence that most often shuts down a carrier's no-storm-of-significant-intensity defense is the official NOAA record of the hail event in your county on the date of loss. Pull it now and attach it to your claim packet. It is free and public.

### How to pull it

1. Go to [ncei.noaa.gov/stormevents/](https://ncei.noaa.gov/stormevents/) and click "Search the Database."
2. Set Event Type to Hail. Set Begin and End Date to bracket your storm by one day on each side.
3. Set State and County to your location. Click Search.
4. Print or save as PDF every entry that lists hail within 5 miles of your address on your storm date.
5. Also pull the radar map at [ncei.noaa.gov/maps/swdi/](https://ncei.noaa.gov/maps/swdi/) which shows NEXRAD hail signatures even where no spotter reported.

If your county has no NOAA hail report on your claimed date, you can still win the claim but you will need stronger photo, witness, and radar evidence. If there are reports, attach the printed page to your claim packet.

### Records pulled

NOAA event ID(s)

Reported hail size (inches)

Distance from property (miles)

URL of pulled record

Date you pulled this record

Excerpt from the NOAA narrative for the event:

## SECTION 3

## Initial damage walk-through

Start from the ground. Soft-metal and collateral damage is what convinces adjusters that a storm of damaging intensity hit your property. Roof shingles are the last thing they look at, not the first. A dented condenser, a bent gutter, a dented mailbox - these are stronger evidence in some claims than the shingles themselves.

Do not climb your own roof. NRCA guidance is explicit on this. Document from the ground and let a licensed inspector or contractor handle the roof itself.

Driveway and concrete: hail splatter marks visible?

Vehicle: dents on hood, trunk, roof?

AC condenser fins: bent? which direction?

Gutters and downspouts: dents visible from ground? paint flake?

Window screens: punctures or tears?

Siding: dents, cracks, displaced pieces?

Window glass: cracks or breaks?

Painted surfaces (rail, mailbox, fence): chips, dents?

Trees and shrubs: stripped leaves, broken branches?

Skylights or solar panels: visible damage?

Garage door panels: dents?

SECTION 4

# Slope-by-slope inspection log

The adjuster's inspection will mark 10-foot by 10-foot test squares on each slope and count functional hail impacts. A functional impact typically means granule loss exposing the mat, a fracture in the mat, or a soft spot when palmed. Eight or more functional impacts within a 10x10 test square on a slope usually qualifies that slope for replacement. Record what you (or your contractor) see on each slope before the adjuster arrives.

### Slope A

Orientation (N, S, E, W, NE, etc.) <input type="text"/>	Pitch (low / medium / steep) <input type="text"/>
Shingle type and color <input type="text"/>	Estimated age of roof (years) <input type="text"/>
Test square location <input type="text"/>	Impacts counted in 10x10 <input type="text"/>
Granule loss (none/light/mod/heavy) <input type="text"/>	Soft/bruised shingles (count) <input type="text"/>
Cracked/fractured shingles (count) <input type="text"/>	Exposed mat or substrate (Y/N) <input type="text"/>
Photo numbers (see Section 6 index) <input type="text"/>	

### Slope B

Orientation (N, S, E, W, NE, etc.) <input type="text"/>	Pitch (low / medium / steep) <input type="text"/>
Shingle type and color <input type="text"/>	Estimated age of roof (years) <input type="text"/>
Test square location <input type="text"/>	Impacts counted in 10x10 <input type="text"/>
Granule loss (none/light/mod/heavy) <input type="text"/>	Soft/bruised shingles (count) <input type="text"/>
Cracked/fractured shingles (count) <input type="text"/>	Exposed mat or substrate (Y/N) <input type="text"/>
Photo numbers (see Section 6 index) <input type="text"/>	

## Slope inspection log (continued)

### Slope C

Orientation (N, S, E, W, NE, etc.)

Shingle type and color

Test square location

Granule loss (none/light/mod/heavy)

Cracked/fractured shingles (count)

Photo numbers (see Section 6 index)

Pitch (low / medium / steep)

Estimated age of roof (years)

Impacts counted in 10x10

Soft/bruised shingles (count)

Exposed mat or substrate (Y/N)

### Slope D

Orientation (N, S, E, W, NE, etc.)

Shingle type and color

Test square location

Granule loss (none/light/mod/heavy)

Cracked/fractured shingles (count)

Photo numbers (see Section 6 index)

Pitch (low / medium / steep)

Estimated age of roof (years)

Impacts counted in 10x10

Soft/bruised shingles (count)

Exposed mat or substrate (Y/N)

## SECTION 5

## Soft metals and collateral

Soft-metal damage photographs better than shingle damage and is harder for an adjuster to attribute to age. If you only have time to document a few things well, document these. For each item: damaged (Y/N), location/notes, and a photo reference.

Drip edge - dents per linear foot

Valley flashing - dents, displacement

Chimney flashing and chase pan

Plumbing vent boots and collars

Ridge / box / power vents

Turbine vents (won't spin?)

Satellite dish and mounting

Gutter and downspout exterior

Gutter guards

Fascia and soffit

Window wraps and trim

Garage door panels

HVAC condenser fin combing

Outdoor light fixtures

SECTION 6

## Interior and attic check

Interior signs of leakage make the damage "functional" rather than "cosmetic," which matters if your policy has a cosmetic damage exclusion. Photograph any new staining with today's date.

Ceiling stains (new since storm)	<input type="text"/>
Attic decking - daylight, water stain, soft spots	<input type="text"/>
Insulation - water-darkened patches	<input type="text"/>
Skylight interior - leak signs	<input type="text"/>
Exhaust fans and vent boots - leaks from above	<input type="text"/>

## Photo and video index

Number each photo and video as you take it. A numbered index lets you reference "photo 23, north slope test square" in any later dispute. Back the photos up to cloud storage immediately.

#	Subject and location	#	Subject and location	#	Subject and location
01	<input type="text"/>	02	<input type="text"/>	03	<input type="text"/>
04	<input type="text"/>	05	<input type="text"/>	06	<input type="text"/>
07	<input type="text"/>	08	<input type="text"/>	09	<input type="text"/>
10	<input type="text"/>	11	<input type="text"/>	12	<input type="text"/>
13	<input type="text"/>	14	<input type="text"/>	15	<input type="text"/>
16	<input type="text"/>	17	<input type="text"/>	18	<input type="text"/>
19	<input type="text"/>	20	<input type="text"/>	21	<input type="text"/>
22	<input type="text"/>	23	<input type="text"/>	24	<input type="text"/>
25	<input type="text"/>	26	<input type="text"/>	27	<input type="text"/>
28	<input type="text"/>	29	<input type="text"/>	30	<input type="text"/>
31	<input type="text"/>	32	<input type="text"/>	33	<input type="text"/>
34	<input type="text"/>	35	<input type="text"/>	36	<input type="text"/>

## SECTION 7

## Claim filing and policy details

Pull these details from your declarations page before you file. Knowing your deductible structure and roof coverage type up front prevents surprises when the settlement check arrives smaller than expected.

Insurance carrier

Agent direct phone

Named insured(s)

Dwelling coverage A limit

Contents cov C

All-perils deductible

Agent name

Policy number

Policy period

Other structures cov B

Loss of use cov D

Wind/hail deductible

Roof coverage type (check one):

RCV (replacement cost)
  ACV (actual cash value)
  Age-based schedule
  Unknown

RCV pays replacement cost up front, less depreciation that is released after repairs are completed. ACV pays a single check, depreciation deducted, no second payment. If your policy has an age-based roof schedule, the settlement can be a small fraction of replacement cost. Know which one you have.

## Filing the claim

Date claim filed

Claim number

Handler direct phone

Date carrier acknowledged

Method (phone/app/online/agent)

Claim handler name

Handler email

Date inspection scheduled

## SECTION 8

## Adjuster inspection

Have your contractor present at the inspection. Most public adjusters and the major roofing-industry associations recommend it. Your contractor's role is not to argue with the adjuster but to witness the inspection, take their own photos, and flag missing items in writing afterward.

### Before the adjuster arrives

1. Confirm the adjuster's name, license number, and employer (some are independent contractors hired by the carrier).
2. Arrange for your roofing contractor to be on the roof at the same time.
3. Have this worksheet, your photo index, NOAA records, and policy declarations printed and on the table.
4. Make sure the AC condenser, gutters, and auxiliary damage are uncovered and visible.
5. Have ladder access ready, but do not climb the roof yourself.

### During the inspection

Adjuster name

Adjuster license #

Time arrived

Time departed

Slopes accessed (A/B/C/D)

Test squares performed (count)

Did adjuster mark damage with chalk?

Tools used (ladder/drone/gauge)

### Questions to ask, with their answers

Approximate scope dollar amount

Findings on each slope (summary)

Replacement or repair recommendation?

If repair, are matching shingles available?

Proof-of-loss deadline

Supplement filing deadline

Recoverable depreciation deadline

Days until full written estimate arrives

## SECTION 9

## Contractor evaluation

Fill out one card per contractor you receive a bid from. The contractor you select for an insurance-funded reroof has more long-term impact than almost any other decision in this process. Storm-chasers often fail at deposit terms, warranty length, and the local address question.

### Contractor 1

Company name

Years at this address

State license number

License verified at state portal? (Y/N)

Office address (no PO box)

General liability carrier

Manufacturer certification (GAF, OC, CT)

Workmanship warranty (years)

Deposit required (%)

Quote total (\$)

**Red flags (check any that apply):**
 Came to door uninvited Out-of-state plates Offered to absorb deductible AOB or contingency push

### Contractor 2

Company name

Years at this address

State license number

License verified at state portal? (Y/N)

Office address (no PO box)

General liability carrier

Manufacturer certification (GAF, OC, CT)

Workmanship warranty (years)

Deposit required (%)

Quote total (\$)

**Red flags (check any that apply):**
 Came to door uninvited Out-of-state plates Offered to absorb deductible AOB or contingency push

## Contractor evaluation (continued)

A third card for your third bid. If you collected a fourth bid, use the notes area below to record the same details.

Contractor 3	
Company name <input type="text"/>	Years at this address <input type="text"/>
State license number <input type="text"/>	License verified at state portal? (Y/N) <input type="text"/>
Office address (no PO box) <input type="text"/>	General liability carrier <input type="text"/>
Manufacturer certification (GAF, OC, CT) <input type="text"/>	Workmanship warranty (years) <input type="text"/>
Deposit required (%) <input type="text"/>	Quote total (\$) <input type="text"/>
<b>Red flags (check any that apply):</b>	
<input type="checkbox"/> Came to door uninvited	<input type="checkbox"/> Out-of-state plates
<input type="checkbox"/> Offered to absorb deductible	<input type="checkbox"/> AOB or contingency push

## Notes on additional bids or follow-up

## SECTION 10

## Scope reconciliation

Side-by-side comparison of your adjuster's scope vs your contractor's scope. The largest sources of supplements are code upgrades, decking replacement, ice and water shield, and detach-and-reset items the adjuster missed.

Line item	Adjuster \$/qty	Contractor \$/qty	Supplement?	Notes
Tear-off and disposal (squares)				
Underlayment (felt or synthetic)				
Ice and water shield				
Drip edge (linear feet)				
Starter strip				
Architectural shingles				
Hip and ridge cap				
Ridge vent / box vents				
Pipe boots				
Step flashing / chimney				
Decking allowance (sheets)				
Code-required upgrades				
Permit fee				
Detach/reset solar or satellite				
Detach/reset gutters				
Gutter replacement				
Window screens / skylight				
HVAC condenser comb/replace				

## SECTION 11

## Timeline and deadlines

Missed deadlines are the single most preventable cause of partial recovery. Fill in each date as you reach it. The state-specific deadlines below are minimums set by state law - your policy may impose shorter deadlines on you than state law imposes on the carrier.

Date of loss (storm date)	<input type="text"/>	<input type="text"/>
Date claim reported to carrier	<input type="text"/>	<input type="text"/>
Carrier acknowledgment received	<input type="text"/>	<input type="text"/>
Adjuster inspection scheduled	<input type="text"/>	<input type="text"/>
Adjuster inspection completed	<input type="text"/>	<input type="text"/>
Date carrier accepted/denied claim	<input type="text"/>	<input type="text"/>
Proof of loss submitted	<input type="text"/>	<input type="text"/>
Supplement filed (if any)	<input type="text"/>	<input type="text"/>
Repairs completed	<input type="text"/>	<input type="text"/>
Recoverable depreciation claimed	<input type="text"/>	<input type="text"/>
Final payment received	<input type="text"/>	<input type="text"/>

State acknowledgment windows: Texas 15 days, Florida 7 days, Colorado 15 days, Tennessee 15 days. Pay-or-deny windows: Texas 15 business days after receiving all requested information, Florida 30 days after proof of loss. These are the carrier's deadlines, not yours. Check your policy for the homeowner-side deadlines that apply to you.

## SECTION 12

## Communication log

Every claim that ends up in dispute is won on the paper trail. Record every call within 10 minutes of finishing it. Save every email.

Date	Who you spoke with	Summary and action items

## SECTION 13

## Payments and depreciation

Most policies require you to complete repairs and submit a final contractor invoice plus a Certificate of Completion within 6 to 24 months of the date of loss to claim the withheld depreciation. Miss this and the depreciation becomes non-recoverable. Confirm this deadline with your adjuster in writing the week you file.

Date	Amount	What it covers	Check #	Notes

Mortgage company involvement: claim checks over about \$15,000 typically require multi-party endorsement and go into escrow at the mortgage servicer, released in installments tied to inspection milestones. Ask your servicer for their loss-draft procedure the week you file.

## SECTION 14

## Dispute escalation

If you disagree with the carrier's scope, the standard path has four steps. Most disputes resolve at step two or three; appraisal is for scope disputes that have not resolved through supplements.

1. Request a re-inspection in writing. State specifically what you believe was missed and what evidence supports it.
2. Submit a written supplement with your contractor's itemized findings, photographs, and code citations where applicable.
3. Request the adjuster's full estimate report. You are entitled to it. The detailed line-item version often reveals scope items the carrier counted in unusual ways.
4. Invoke the appraisal clause in your policy if scope dispute persists. This is a binding process where each side picks an appraiser, the two appraisers pick an umpire, and any two of three set the amount of loss.

### If you suspect bad faith

File a complaint with your state Department of Insurance. The state regulator can investigate claim handling, force a response, and impose penalties on a carrier acting in bad faith. The complaint is free and does not require an attorney.

State	Contact	Your notes / case number
<b>Texas TDI</b>	800-252-3439 · tdi.texas.gov	<input type="text"/>
<b>Florida DFS</b>	877-693-5236 · myfloridacfo.com	<input type="text"/>
<b>Colorado DOI</b>	303-894-7490 · doi.colorado.gov	<input type="text"/>
<b>Your state DOI</b>	search: [state] department of insurance	<input type="text"/>

Matching and line-of-sight: if the carrier offers to repair only the damaged slopes but the replacement shingles won't match the undamaged slopes visually, request full replacement under your state's matching rules or your policy's reasonably-uniform-appearance clause. About a dozen states have explicit matching regulations; in others, the policy language controls.