

Florida Roof Insurance Claim — Document Checklist

Use this checklist before submitting (or appealing) a residential property insurance claim in Florida. The more boxes you check, the stronger your claim. Family-owned 25 years · Serving all of Florida · (813) 468-4781

1. Policy & Coverage Documents

- Full homeowner insurance policy (declarations page + endorsements)
- Current premium and deductible amounts (incl. hurricane deductible)
- Wind/hail and named-storm coverage riders
- Any prior claim history for the property (last 5 years)
- Carrier contact: claim phone, email, and adjuster name

2. Property & Ownership Records

- Recorded deed or proof of ownership
- Property address, parcel ID, and year built
- Roof age and last replacement/repair invoices (if any)
- Manufacturer warranty paperwork for current roof
- Permit history (from county building department)

3. Loss Documentation (Critical)

- Date, time, and cause of loss (storm, hurricane name, hail event)
- NOAA / National Weather Service report for storm date
- Photos of all damage — wide shots AND close-ups of every slope
- Interior photos: ceilings, walls, attic, water staining
- Drone or roof-level imagery (Roofing Labs can provide free)
- Video walkthrough narrating the damage
- Itemized list of personal property damaged by leaks

4. Communications With Carrier

- Original claim acknowledgment letter from carrier
- Copy of the carrier's adjuster report / scope of loss

- Carrier's estimate (Xactimate or equivalent) — every page
- Any denial, partial denial, or reservation-of-rights letter
- All emails and a written log of phone calls (date, name, summary)

5. Estimates & Independent Evidence

- Independent contractor estimate (Roofing Labs provides free)
- Engineering or moisture-test report (if available)
- Manufacturer statement confirming damage type/age
- Code-upgrade requirements per current Florida Building Code
- Mitigation/tarp invoices and receipts

6. Financial & Legal

- Mortgage company name and loan number (often co-payee)
- Receipts for emergency repairs and temporary lodging (ALE)
- Sworn Proof of Loss form (if requested by carrier)
- Any prior settlement or release documents
- Public adjuster or attorney contract (if engaged)

7. Before You Sign Anything

- Confirm you (the homeowner) are listed as CO-PAYEE on all checks
- Verify the contract is NOT an Assignment of Benefits (AOB)
- Confirm 3-business-day right of rescission is included
- Verify contractor license # and active workers' comp insurance
- Read the entire scope of work and payment schedule

Need help? Roofing Labs offers a 100% free claim review — drone re-inspection, scope comparison, and a homeowner-protected work authorization. Call (813) 468-4781 or visit rooflabs.app/insurance-claims.

Disclaimer: This checklist is informational and does not constitute legal advice. Florida insurance claims are governed by Fla. Stat. ch. 627. Consult a licensed Florida attorney or public adjuster for guidance specific to your claim.