CADMUS CONSTRUCTION

IT'S NOT YOUR FAULT, IT'S THE ASPHALT!

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Pre & Post-Storm Photo Documentation Checklist

A well-documented roof is a well-paid claim. Insurance adjusters make decisions based on evidence — and clear, dated photos taken before and after a storm are the strongest evidence you can give them. Use this checklist to build a complete visual record of your property. Photograph in good light, take one wide shot and one close-up of every item, and keep backup copies in the cloud. When you are ready, Cadmus Construction will complete a free professional inspection and handle the claim with your insurer from start to finish.

A · Baseline — Document BEFORE Storm Season

Do this once a year

- [ ] Full front, rear, and both side elevations of the home (wide shots).
- [ ] Roof surface from the ground on every side — note shingle color and condition.
- [ ] Close-ups of any existing wear, prior repairs, or aging shingles.
- [ ] Gutters, downspouts, and fascia boards.
- [ ] Siding, brick, trim, and painted surfaces.
- [ ] Windows, screens, and window wraps.
- [ ] Exterior HVAC / AC condenser unit and its fins.
- [ ] Fences, gates, decks, sheds, and outbuildings.
- [ ] Skylights, chimneys, vents, and flashing.
- [ ] Interior ceilings and attic (look for existing stains) — establish a clean baseline.

PRO TIP
Turn on the date stamp in your phone's camera settings, or photograph a newspaper / phone clock in the first frame so every photo is provably dated.

B · After the Storm — Document the Damage

Safety first

- [ ] SAFETY FIRST: never climb onto a wet, damaged, or steep roof — photograph from the ground or let a pro inspect it.
- [ ] Wide shots of all four elevations showing overall impact.
- [ ] Close-ups of roof damage visible from the ground: missing, cracked, or bruised shingles; granule loss.
- [ ] Hail evidence: dents on gutters, downspouts, metal vents, flashing, and the AC unit fins.
- [ ] Collateral damage: dented mailbox, garage door, screens, light fixtures, and outdoor furniture.
- [ ] Debris field — fallen limbs, shingle granules in gutters or on the ground.
- [ ] Windows and siding for cracks, holes, or impact marks.
- [ ] Interior: water stains, active leaks, bubbling paint, and wet insulation in the attic.
- [ ] Standing water, ponding, or blocked drainage around the property.
- [ ] A close-up of any hailstones next to a coin or ruler for scale (if still present).

PRO TIP
Note the date, time, and type of storm (hail, wind, tornado) for each set of photos. Local weather reports and hail maps can corroborate your claim — save a screenshot.

C · For Your Insurance Claim

Keep it organized

- [ ] Locate your policy number, deductible amount, and coverage summary.
- [ ] Report the loss to your insurer promptly and record your claim number.
- [ ] Keep receipts for any emergency or temporary repairs (tarping, water removal).
- [ ] Do NOT authorize permanent repairs before a professional inspection and adjuster review.
- [ ] Request a free professional inspection from Cadmus Construction — we document to adjuster standards.
- [ ] Have Cadmus meet your adjuster on-site so nothing legitimate is missed or underpaid.
- [ ] Keep all photos, reports, and correspondence together in one folder.

PRO TIP

You don't have to face the adjuster alone. As insurance-restoration specialists, we speak the adjusters' language and advocate for the full, fair coverage your home deserves. Call (919) 280-1256.