

STORM RESTORATION

How to Inspect Your Own
Roof for Storm Damage -
Plus 7 Tips for Filing a
Roof Insurance Claim



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Storms can inflict serious damage on your home.

And storm damage isn't something that you can keep putting off. Missing shingles, failed flashing, and rainwater rotting into your ceiling can't wait.

But where does the average homeowner even begin with storm restoration?

American Dream Restoration, LLC is a Storm Restoration Company serving Virginia, Washington DC, Maryland and surrounding states. Breeze through this handy ebook right now, or download for a rainy day:

- Learn the 4 steps to inspect your roof for storm damage. Our storm restoration specialists use this same guide.
- 6 signs of hail damage - the most harmful to your roof.
- Wind damage is the most common. Here are 6 ways to spot it.
- 4 steps to inspect your own roof for storm damage
- An overview of the different types of storm damage, including hail, wind, water, hurricane, tornado, tree damage and more.
- Get these 7 tips to file a roof insurance claim, and get it approved by your homeowner's insurance.

About American Dream Restoration

Our storm restoration experts pride ourselves on our professionalism and friendly service. We offer free storm damage inspection services because no one wants to spend money to assess a disaster.

We'll provide you with a full storm damage inspection and report, outline the costs attached to the repairs, and help you determine if your insurance company will cover your restoration.

Simply put, you can relax when it comes to your roof. Our quality separates us from our competition.

We are one of the only local roofing professionals equipped with the right licenses, certifications, and insurance to handle all your roofing & restoration needs.

We certify peace of mind. And guarantee the roof over your head.

How to Perform a Storm Damage Roof Inspection

Northern Virginia gets a lot of high winds, massive snowfalls, and heavy rain, so knowing how to perform a **storm damage roof inspection** is crucial.

Unfortunately, many people assume that if their roof hasn't got ripped off during the storm or if there aren't any visible signs of damage, **they are safe from harm**.

But, every time a severe storm hits, your home takes a beating, so you need to inspect everything carefully and ensure there is no **storm damage**.

Storm Damage Roof Inspection Checklist

Once the strong winds have died down, and you made sure your family is safe, it's time to prepare a **roof inspection** checklist. Here's what you need to look for:

1. Visually Inspect the Shingles

If the roof is steep or if you suspect it might be damaged, avoid walking on it and use binoculars to inspect it. If you notice any of the following problems, call in a professional:

- **Broken or missing shingles.** Even if the cracks aren't that visible now, they can make your roof vulnerable to the elements in time. That's why it's important to patch them with cement to prevent water from entering your home.
- **Curled shingles.** When **shingles are curled**, they are no longer able to keep water from leaking through your roof, thus jeopardizing the integrity of your attic.
- **Flapping shingles.** A windy day is a perfect moment to perform a roof inspection and see if any shingles are flapping. If so, it might mean that the adhesive sealant strips are losing their power and can no longer keep water from leaking through the roof.

2. Check Gutters and Downspouts for Granules from the Shingles

A crucial element of a proper **storm damage roof inspection** after a storm that most people forget about is checking the gutters and downspouts for shingles granule and debris.

Some **granule erosion is normal**, so it's not unusual to see some debris even on a sunny day. But, if you notice a sudden increase of granules after a storm, it might be an obvious sign that your roof has taken a serious beating and it needs to be inspected by a professional.

3. Look for Signs of Moisture

An untrained eye will have a difficult time spotting every deteriorated shingle. Another great way to inspect your roof after a storm is to look inside for signs of moisture, such as dark spots and trails or leaks.

If you notice water dripping from the ceiling or in the attic, then it's time to call in a professional. As simple as it might seem, tracking down a leak can be a horrendous task.

Often, the actual leaking location doesn't coincide with the spot on the ceiling where the water is dripping. Water can enter the roof at one point and run down to another before leaking through the ceiling.

Sometimes it isn't even a roof damage causing the leak, but another element, like the chimney.

4. Check for Flashing Damage

Most people focus on finding broken or missing shingles when performing a **roof inspection** after a storm.

They forget that the flashing, the thin layer of material that keeps water from infiltrating the roof, is just as important.

Make sure that the flashing isn't damaged and there aren't any tears around the chimney, roof valleys, joints, and vent.

Get a Professional Storm Damage Roof Inspection

If you find the task of inspecting your roof for damage overwhelming, then you can have an expert help you. What most people don't know is that **professional roofing companies provide free inspections** and estimates for **storm damage**. Then, whatever the damage, **your insurance will probably cover the costs of repair or replacement**, if necessary.

No matter what Mother Nature throws your way, get peace of mind by knowing that you have a comprehensive **storm damage roof inspection** checklist.

Virginia Storm Damage Repair Checklist

If you live in the Northern Virginia area, you're probably well aware of the need for a reliable **Virginia storm damage repair service**. Although you are no stranger to harsh storms, snowfalls, and heavy rain, it can be difficult to remember what to do next when your home is affected.

Rather than trying to figure everything on your own, here's a comprehensive **storm damage** repair checklist to help you inspect your home thoroughly.

Common Storm Damage / Item Checklist

Hail Damage

Hail storms can take anyone by surprise, damaging roofs, windows, and cars in just a few minutes. Here's what to look for in case of a hail storm.

1. **Roof Damage.** Look at the shingles for missing granules or indents.
2. Inspect downspouts for excessive granule build up.
3. Look for dents on the siding.
4. **Interior Leaks.** Inspect the ceiling after a heavy hail storm and look for water stains.
5. Look for downward indentations or any signs of cracks.

Wind Damage

When the wind is screaming, and it's raining cats and dogs, you know your

home is taking a beating. Inspect these areas carefully to better prepare your home for **storm restoration**.

1. **Roof Leaks.** Look for wet spots or water dripping from the ceiling.
2. **Missing Shingles.** Strong winds, heavy rain, or falling tree branches can pull off your roof's shingles.
3. **Curling Shingles.** When shingles are curled, they can no longer keep water from leaking through the roof.
4. **The Gutter.** Look for excessive shingle granules in the gutter.
5. **Chimney Flashing.** Look to see if the chimney flashing is missing or split.

Water Damage

After the flood water recedes and the cleanup is over, most people want to go back to their lives. But, make sure you inspect these areas carefully before proceeding to **storm restoration**.

1. **Carpets and Furnishing.** Check all carpeting, furniture, and bedding for signs of damage.
2. **Electrical System.** Do not plug in wet appliances until they have been checked by an electrician. Even if they look fine, they might have internal damage.
3. Look for signs of moisture on the walls. Even if they look clean, it's better to dry them to prevent odor, mold, and structural decay.
4. **Basement and Attic.** Check the attic and basement for accumulated water. Allow the floor to dry thoroughly before replacing it.
5. **Inspect Shingles.** Inspect your roof and look for damaged or missing shingles.

Hurricane Damage

When the force of a hurricane bears down on your home, you know you

will need a comprehensive **Virginia storm damage repair** checklist.

1. Even if your roof looks intact, make sure there are no missing or severely damaged shingles
2. Inspect every window and look for chips and small cracks.
3. **Structural Damages.** Look for bulges, sagging roof lines, and leaning
 1. walls.
 2. Make sure the walls are vertical and straight.
 3. **The Basement.** Make sure the basement is not flooded. If it is, switch off all electronics before going in.

Tornado Damage

Once the strong winds have died down, and you made sure everyone is safe, it's time to look for signs of **storm damage**.

1. Look for cracks in the walls or your foundation, especially around doors and windows.
2. Check the levelness of the floors.
3. Inspect the water heater and pump for water leaks.
4. Even though your roof might look intact, keep an open eye for leaks
5. Inspect the gutter to make sure there are no punctures and that the connections are secured.

Tree Damage



Fallen trees can cause major damages to a home. Use this checklist to identify any tree damage to your home.

1. Even if no tree branch has crashed through the roof during the storm,
 1. you still need to check for missing or damaged shingles.
 2. Look for chips or small cracks that might have been caused by falling tree branches.
 3. **Driveways and walkways.** Look for cracks and chips in the concrete on your driveway and walkway.
 4. Make sure the gutter is not detached.
 5. Look for cracking, dents, and chipping on the siding.

Finding Storm Damage Repair Services

If you believe that the damage is too much for you to handle alone, then it's time to call a trusted **storm restoration** company.

How To Identify Hail Damage On A Roof

Learning how to identify hail damage on a roof, even before hail plagues your town, could help speed up the process of cleaning up and replenishing roofing materials.

Because hail is unpredictable yet tortuous on roofs, learn from professionals who've repaired roofs for years.

Read on to discover how roof damage due to hail can be inspected safely, and accurately.

Hail Damage To Your Roof (What To Look For)

Hail storm roof damage occurs when constant downpours of rock-like substances 'ping' off your roof, roofing components (vents, for example) and gutters.

As many materials used on roofing applications have the ability to break off in small or large chunks, there are many areas where you'd overlook cracking, denting even slight imperfections in gutter downspouts.

Some residents don't inspect their roofs because they weren't home during hail storms, or because they assume roofing only gets damaged in hurricanes.

Let's examine how hail damage affects various roof materials, and what to look for.

Hail Damage to Asphalt Roofs



Asphalt roofs (shingled or roll roofed) can see storm damage in many areas as stated above. So how will you know if storm damage occurred? Look for:

- Mineral granules in guttering, sitting loose on roof, or on ground near base of gutter.
- Visual cracks in bottom or corner sections of shingle.
- Shingles that look 'shifted' or out of place
- Exposure of bare decking (plywood sheathing)
- Shingles that look malformed (known industry wide as 'shingle bruising')
- Scuff marks or major discolorations

Most conventional **three-tab shingles expand and contract with weather**.

It's best to inspect before cold weather hits as cracked roofing materials could lower their ability to keep home warm.

Knowing how to identify hail damage on a roof before assuming the worst

could help specialists remediate roof abnormalities quicker.

Another lesser known yet heavily damaged part of residential asphalt roofs is their **ridge cap**. As the ridge (where both angles meet at the top) lays flat, it's perhaps the worst hit during hail storms.

It's important to have this area inspected immediately because ridge caps have nothing underneath them. Direct exposure to attic areas isn't great, in fact, it's almost certain to cause insulation damage if prolonged.

Hail Damage to Metal Roofs

Locating **damage to metal roofs** is more obvious than asphalt shingles. Dents or imperfections in corrugated metal stick out like sore thumbs.

However, also look for loose nails and damage along seams. You can see what other areas of metal roofs need attention by checking out our **roof maintenance checklist**.

Even though many metal roofs are UL 2218 IR at Underwriter's Laboratories (highest rating given to roof materials), they're not damage proof.

Depending on what gauge of corrugated metal is used, or whether copper or aluminum materials have been applied, damage could be minuscule, or obvious from afar.

Understanding how to identify hail damage on a roof made of metal could save money and embarrassment.

Get A Free Hail Damage Roof Inspection

Heavy torrential rains, snow or excess hail can weigh down roofing materials, and if repairs haven't been done to your roof in quite some time, your roof could risk collapsing.

Load bearing walls can become structurally unstable. The nightmarish nature of hail damage grows with each day it's left uninspected.

Even worse, homeowners believe most materials are covered by 'acts of God' like hail. Reading many manufacturer's warranties, we find not

many (if any) have hail damage protection.

The longer the damage goes untreated, the higher repair costs become.

If you're unsure of the extent of hail damage, or aren't aware how to identify hail damage on a roof, consult with us today. We offer **free hail damage roof inspections** on demand.

Should you need immediate repairs, our damage restoration services immediately commence once we've got an accurate plan in place to begin replacing your roof and restoring your structure back to pre-hail condition.

Roof Wind Damage: What It Is and How To Spot It

High winds can cause damage to your roof, even without hail or other harmful weather. There are several types of damage high winds can cause to your roof, including leaks, missing shingles, and gutter problems.

Shingles roofs especially take a beating during high winds, despite most being rated to withstand 90 mph winds. Damage to your roof can begin at around 50 mph, so you should know how to check your roof for such damage.

What Is Wind Damage

High winds do not hit your roof evenly across the surface. The corners, the edges of the roof, and the ridge line are especially susceptible to damage from high winds.

The wind can get under a corner or small piece of the shingle and curl it, or rip it off completely. This can leave your roof exposed in those areas, leading to leaks.

Another danger of high winds to your roof is “**lifting**.” While the shingles may look intact from the ground, high winds coming up over a roof can create a suction effect and “lift” the shingles upwards, loosening the nails

which are holding them down.

When the shingles lift, the sealant between each layer can be broken, leading to leaks.

Additionally, high winds can blow debris around and cause trees and limbs to fall on your roof. Falling limbs can puncture the roof, or destroy your shingles, so be sure to cut down any trees which are overhanging your roof before any storms or high winds hit.

The debris that is blown around by the wind (branches, garbage, deck furniture, lawn decorations, etc.) can often be more damaging to your roof than the wind itself. Want to know if you're covered for tree damage to your roof? [Read here!](#)



How To Spot Wind Damage

- **Roof Leaks:** These are perhaps the easiest to find, simply because there is water coming into your house where it shouldn't. Look in your attic or on your top floor for wet spots or water

- dripping from the ceiling. Be sure to call an expert roofer immediately!
- **Missing Shingles:** Strong winds, heavy rain, or falling tree branches can pull off your roof's shingles
- **Curling Shingles:** Curling shingles are most often found at stress points on the roof, i.e. the edges, the corners, near the chimney, at the ridge,
- etc. When shingles are curled, they can no longer keep water from leaking through the roof, although these are harder to find than a shingle which is simply missing.
- **“Lifting” Shingles:** Difficult to see unless you're actually looking for them, the shingles look intact from the ground. However, the nails have loosened, “lifting” the shingle up, and potentially breaking the sealant between each shingle layer, leading to an increase in the likelihood of a leak
- **The Gutter:** High winds and heavy rains can wash away the granules from the shingle, and load them into the gutter. Look for excessive shingle granules in the gutter, and if you find them, call a reputable roofer to come out and check your roof for repair.
- **Chimney Flashing:** Look to see if the **chimney flashing is missing or split**. This is a stress point for high winds, which can easily be lifted by a strong wind hitting at just the right angle

Conclusion

As with any roofing project in general, a well-built roof constructed by an expert roofer will last against high winds longer and more efficiently than a poorly constructed one.

Getting your roof built, replaced, or repaired by an experienced roofer is the way to go.

7 Tips on Filing A Roof Replacement Insurance Claim

If you have sustained a damage to your roof due to a storm, properly filing a roof replacement insurance claim is imperative to getting it approved by your homeowner's insurance.

There are very specific things that need to be included in a roof replacement insurance claim for it to be accepted. Proper documentation is one of the most critical ways to get your claim approved.

Document the Storm's Damage to Your Roof

The first place to start when filling out your roof replacement insurance claim is for you to **document the damage**.

There are very specific inclusions that your insurance has outlined. If you don't document the storm's damage properly, you run the risk of having it denied.

To make sure that you have your claim approved, follow these seven tips.



1. Check your roof for damage immediately after the storm

If you want to ensure that your roof replacement insurance claim is approved, time is of the essence.

After any major storm, it is critical to have a roofing inspection done by a **licensed and reputable roofer** in your area. If you wait, there is no way to prove or document that the damage was directly related to the storm.

2. Use a storm damage checklist to help you inspect your roof

There are specific things to look for when you inspect your roof for storm damage. To ensure that it will be covered without exception, there are criteria that need to be met and documentation that you will need to have.

Having a checklist with you will ensure that you provide what you need

to when you file for a roof replacement insurance claim. The more details you give, the easier it will be for you to get your claim approved.

For a complete list of storm damage criteria, use our [roof inspection guide](#).

3. Document the damage and take pictures as a proof

It isn't enough to have documentation in writing, any support you can lend will add credence to your roof replacement insurance claim.

Taking photos of any missing, flapping, or curled shingles, will help, as will keeping any materials that were broken off.

Take a picture of any visual damage you see and video if possible.

4. Find Out What Your Insurance Policy Covers

With every homeowner's policy comes an explanation of benefits. Included in the policy coverage papers will be the inclusions and exclusions related to a roof replacement insurance claim.

If you want to make sure to have your new roof covered, knowing what is included and what is not, will save you a lot of time and expense. Check for any additional information you will need to include, to expedite your [roof replacement insurance claim](#).

That way you won't have to shoulder the cost while your claim is being processed.

5. Contact a roofing professional with insurance expertise

To ensure that things go smoothly, it is a good idea to call a roofing professional who is well versed in a [roof replacement insurance claim](#).

Not all roofers know how to check for storm damage, so if they miss the signs, you could miss your window to get your roof replaced using your homeowner's policy.

When calling a roofing specialist, make sure to ask if they have the proper knowledge to file a roof replacement insurance claim.

6. Get a professional roof inspection (usually free)

A reputable and experienced roofer will know exactly what criteria to look for, how to get the right documentation and will save you from having to risk getting hurt while climbing the roof.

There is no sense in the homeowner putting themselves at risk when a **professional roof inspection** is normally free.

7. File your roof replacement insurance claim

Once you have collected all the information you need, and the documentation to file a roof replacement insurance claim, put it all together and send it to your homeowner's insurance carrier.

The more information you have up front, the better. Having everything right the first time will help to get it approved quickly.

If you need to have your entire roof replaced, it is important that you understand if your homeowner's insurance will cover the cost.

Follow the above seven tips to file a roof replacement insurance claim to ensure that you aren't stuck left holding a hefty bill.



Free Storm Damage Inspection

No one wants to spend money to assess a disaster.

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[Request a Quote](#)

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