Catastrophe Specialist, Inc

Hail Damage Inspection Checklist

Insured Name		Inspection Date	
Claim Number		Address	

Pre-inspection:

- ☐ Risk photo
- ☐ Address verification photo
- ☐ Claim process letter photo (after signature or left in door)
- ☐ Confirm mortgagee with insured _____(name)

Ground Inspection:

- ☐ All elevations photographed showing existence or lack of damage including close-ups (labeled front-west, rear-east, etc. Be sure to consider siding sample for ITEL identification if matching is a possible issue).
- ☐ All APS inspected & photographed showing existence or lack of damage (be sure to check fences, lighting, pools, mailbox, etc.)
- ☐ HVAC unit inspected and photographed showing existence or lack of damage
- ☐ All contents inspected for damage and photographed as appropriate
- ☐ Inspect and document window damage and manufacturer (be sure to show closely show damage or lack of damage particularly on those elevations affected by hail)
- ☐ Document any maintenance or underwriting concerns with a photo
- ☐ Gather information needed to complete ITV calculation

Roof Inspection:

- ☐ Gutter width photo (with tape measure)
- ☐ Photo gutter damage or lack of damage
- ☐ Photo shingle gauge depicting shingle type and roof pitch meter
- ☐ Photo existence or lack of existence of IWS and drip/rake edge
- ☐ Photo existence of multiple layers (if wood shakes are found, be sure to document presence or absence of decking)
- ☐ Photo existence of valley metal if possible
- ☐ Overview photo of EACH slope (elevations should be labeled as Front-North, Rear-South, etc. based on direction)

If roof is undamaged:

- ☐ Take multiple close-up photos of each slope depicting lack of damage with a test square indicating "0" hits
- ☐ Photograph all soft metals and collateral items closely to demonstrate lack of damage
- ☐ Photograph & document any maintenance issues such as blistering, shingle defects, mechanical damage, lichens, etc.

If roof is damaged:

- ☐ Perform test squares on major directional slopes and photograph each one with an overview and 3 close-up photos (Test square photo should visibly show the number of hits as well as the slope orientation as Front-North, Rear-South, etc.).
- ☐ Properly sketch roof indicating storm direction and location of test squares taken (if Eagleview is used, calculations should be confirmed and the storm direction indicated in the report narrative).