

KC Hail Damage Insurance Claim Workbook

Fill this out step by step. Bring it to your contractor inspection. Submit a copy to your insurance carrier.

Section 1: Storm details

- Storm date and approximate time:

- Largest hail size observed (per NWS or on-site):

- NWS storm event database link (ncdc.noaa.gov/stormevents):

- Was there visible roof debris (shingles, branches) on your property? Y / N

Section 2: Property details

- Property address:

- Insurance carrier name + claim phone number:

- Policy number:

- Type of policy (HO-3 / HO-5 / other):

- ACV or RCV coverage on roof + gutters? (check policy declarations page):

- Deductible amount:

Section 3: Pre-inspection documentation

- Photos of all 4 elevations (date-stamped if possible): Y / N

- Close-up photos of any visible gutter dents: Y / N

- Photo of any debris in yard: Y / N

- Independent contractor inspection scheduled: Y / N

- Name of contractor + scheduled date:

Section 4: Contractor scope (filled by installer)

- Linear feet of gutter affected:

- Recommended action (repair / partial replace / full replace):

- Estimated cost (per contractor):

- Xactimate scope attached: Y / N

- Contractor name + phone:

Section 5: Adjuster visit

- Adjuster name + cell phone:

- Adjuster visit date:

- Was your contractor on-site? Y / N

- Adjuster scope vs contractor scope (note any gaps):

- Initial settlement amount (ACV):

Section 6: Supplements

- Any hidden damage found during install? Y / N (describe):

- Supplement amount requested:

- Date supplement submitted:

- Carrier response date + amount:

Section 7: Final resolution

- Total settlement (ACV + recoverable depreciation):

- Date final payment received:

- Lien waiver signed: Y / N

- Work completed date:

Need help with a KC hail claim? Premier Gutters KC inspects free and writes Xactimate-style scope. Call (816) 469-9563.

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