

A1 HOME SERVICES LLC

NC · VA · MD · Storm restoration specialists

If a storm hit your roof, this is what to do — in order.

- 1 Make sure everyone is safe first.**
Stay clear of fallen lines, broken glass, and any trees against the structure. The roof can wait — people cannot.
- 2 Stay off the roof.**
Hail-pelted shingles are slick with loose granules. Most homeowner falls happen the day after a storm. Let a roofer climb up for you.
- 3 Photograph every elevation from the ground.**
Wide shots and close-ups, all four sides of the house. Modern phones embed timestamp and GPS automatically — that metadata anchors a future claim.
- 4 Photograph soft-metal damage in detail.**
Gutters, downspouts, AC condenser fins, mailbox, vents. Soft-metal denting is the cleanest corroborating evidence for hail on the roof.
- 5 Pick up a few of the largest hailstones and put them in the freezer.**
Adjusters appreciate seeing actual stone size when they show up days later. It supports the magnitude of the event.
- 6 Check window screens on the windward side.**
Push-throughs or torn mesh on screens are corroborating evidence that hail hit the building envelope at speed.
- 7 Walk every room inside and photograph ceilings.**
New stains, drips, or damp drywall need to be documented now. They are often covered under the same claim as the roof.
- 8 Tarp anything letting water in — but call us, do not climb up.**
A roof breach left open overnight can double the damage. Same-day emergency tarps in our home counties; emergency mitigation is covered by most NC policies.
- 9 Get a free roofer inspection before you call the carrier.**
If the roof is fine, you avoid putting an unnecessary claim on your record. If the damage is real, you walk into the carrier conversation with documentation.

10**Pull out your declarations page and read it.**

Confirm the wind/hail deductible, the coverage limit, and whether your roof is on RCV or ACV settlement. Send it to us — we will read it back to you in plain English.

11**Open your insurance claim — but do not sign anything.**

Call the carrier, get a claim number, stop. Do not authorize repair, do not accept a fast-track adjustment, do not sign a settlement.

12**Coordinate the adjuster visit through us.**

We meet the adjuster on the roof on every claim. Items found jointly on site are far harder to dispute than items submitted later as a supplement.