Storm damage claim checklist

For a sliding door damaged by a storm. Photograph before you clean, and keep every receipt.

Florida deadlines

1 year
to report a new claim

18 months
to report a supplemental claim

7 days
for the insurer to respond

60 days
for the insurer to pay or deny

Florida Statutes 627.70131 and 627.70132. Your policy may have its own rules.

Photos to take

- [ ] The whole door from outside: Shows the door in its opening and the storm conditions around it.
- [ ] The whole door from inside: Shows the door, the floor in front of it and the room.
- [ ] Every crack or break in the glass: Get close. Add a coin or tape measure for scale.
- [ ] The bottom track and sill: Dents, bent rails, debris and standing water.
- [ ] Water inside: Puddles, wet baseboards, swollen flooring and stains on the wall.
- [ ] Where the frame meets the wall: Gaps, cracked caulk, loose trim or a frame pulled from the wall.
- [ ] The lock and handle: Whether it still locks, and any bent or broken parts.
- [ ] The glass stamp and frame label: The etched mark in the glass corner and any sticker on the frame show what door you have.

Write down

- [ ] The date and time the damage happened.
- [ ] What happened, in your own words, while you still remember it.
- [ ] Everything you did to stop more damage, and what it cost.
- [ ] Every call: the date, who you spoke to and what they said.
- [ ] Your claim number and your adjuster's name, email and phone.

Ask the adjuster

- [ ] What is my deductible for this claim, and is it a hurricane deductible?
- [ ] Is the sliding door covered as part of the house?
- [ ] Will you pay to repair it, or to replace it?
- [ ] Is the water damage inside covered, or only the door?
- [ ] What else do you need from me, and by when?
- [ ] When will I get a copy of your estimate?

Claim log

CLAIM NUMBER	
INSURER	
ADJUSTER AND PHONE	
DATE OF LOSS	

DATE	SPOKE TO	WHAT WAS SAID OR DONE

Free sliding door help for Florida homes: guides, fair prices and local pros at sliderepairfl.com. General information, not professional or legal advice.