Sweet Apple
HOME MANAGEMENT

After the storm

The first hour, the first day, and the first week after wind, hail, or a tree comes down. Written for north Fulton and East Cobb, where the storm is usually over by the time the trucks arrive.

> The damage is done. What's decided now is whether the insurance pays what it should, and whether a stranger talks you into something on your own driveway.

The first hour: safety

1. A downed line anywhere near the house: stay thirty feet away, keep everyone inside or away, and call 911 and Georgia Power (888-891-0938). Assume every line is live.
2. If you smell gas, leave and call Atlanta Gas Light from outside: 877-427-4321.
3. If a tree is on the roof, stay out of the rooms beneath it until someone has looked at the framing.
4. Water coming in: move what you can, put a bucket under it, and shut off power to that area at the breaker if water is near outlets or fixtures.

The first day: document, then protect

1. **Photograph everything before anyone touches anything.** From the ground: all four sides of the house, the roof from every angle you can get, the trees, the fence, the cars, the outdoor furniture. Inside: every stain and every wet spot. Take a slow video walking the whole property. Your phone date-stamps it.
2. Keep anything that was damaged — shingles in the yard, the broken fence section, the ruined rug. Don't throw it out until the adjuster has seen it or said you can.
3. Stop further damage: a tarp on the roof, water off the floor, a board over a broken window. Insurance expects you to do this, and pays for reasonable costs. **Keep every receipt.**
4. Call, in this order:
   a. **Your insurance agent or the claims line.** Open the claim, write down the claim number, and ask three things: what's my wind/hail deductible (in Georgia it's often 1–2% of the dwelling value, not a flat $1,000 — on a $700,000 house that's $7,000–14,000), when will an adjuster come, and is temporary repair covered.
   b. **A roofer you already know**, for a tarp and an honest look. If you don't have one, this is the moment to call someone who can recommend one — not the moment to find one at the door.
   c. **A tree service** if something's down. A tree on the house is normally covered, including removal. A tree that fell in the yard and hit nothing is often limited to a few hundred dollars — ask before you

pay for removal.

The first week: the adjuster, and the door-knockers

- **Have your roofer at the house when the adjuster comes.** Two professionals on the roof together produce a better estimate than one. Ask the adjuster for the written estimate before they leave the driveway.
- **Expect the door-knockers.** After any hail event, out-of-state crews work the neighborhoods for weeks. Some are fine; you can't tell which from the porch. The rules:
  - Don't sign anything that day. Not an "inspection agreement," not an "authorization," and never an **assignment of benefits** or a contingency agreement — those hand your claim to the contractor.
  - Georgia gives you three business days to cancel a contract signed at your home. Use it if you signed in a hurry.
  - Roofers aren't state-licensed in Georgia, so license numbers mean little. What matters: a Georgia street address, a certificate of insurance sent from their insurer (general liability and workers' comp), and two local references from more than a year ago.
  - If someone offers to "waive your deductible," end the conversation. It's insurance fraud, and you're the one who signs the claim.
- **Keep a claim log.** Date, who you spoke to, what they said. A single page, in the home file. Claims that go sideways go sideways over "I was told."
- **Food spoiled in an outage** is often covered up to a few hundred dollars. Ask; most people don't.

What's usually covered, and what isn't

- **Covered:** sudden wind, hail, and fallen-tree damage to the house and attached structures; water that came in through storm damage; reasonable temporary repairs; sometimes a hotel if the house isn't livable.
- **Not covered:** a roof that was already worn out (adjusters look for this first); water that came in because of maintenance that didn't happen; flooding from rising water, which needs separate flood insurance; the tree that fell and hit nothing.