

Verifying Storm Damage & Vetting Contractors and Public Adjusters (PAs) the Right Way

When a contractor or public adjuster claims storm damage, the first question a homeowner should ask is simple: “How do we independently verify that a storm actually impacted my property?”

Honest contractors and public adjusters welcome this question. Bad ones avoid it.

Step One: Verify the Storm Itself

Before discussing damage, materials, or repairs, homeowners should confirm whether a storm occurred in their specific area.

Independent storm-verification tools—such as StormerSite.com (free reference tool and fairly accurate)—allow homeowners to:

- Check hail size reports
- Confirm wind events
- See approximate storm paths and timing

These tools are not proof of damage, but they are a valuable reference point. If no storm is documented near your location, that alone should raise questions.

Honest contractors and public adjusters will usually reference third-party data openly. Dishonest ones rely on urgency, pressure, and vague claims.

Step Two: Demand Proper Property-Specific Documentation

Storm presence does not equal damage. That’s where documentation matters.

A legitimate inspection follows a clear visual progression:

1. Wide overview photo

Shows the entire roof, roof slope, elevation, or structure—clearly identifiable as your property.

2. Mid-range contextual photo

Zoomed slightly closer, showing the same surface area from a different angle, still clearly your roof, siding, or exterior.

3. Close-up damage photo

Shows the alleged damage in context—not a random shingle, dent, or mark with no reference point.

This progression proves:

- The photos were taken on your property
- The damage exists where claimed
- The inspector didn’t rely on stock images or recycled examples

 **Red flag:** Contractors or public adjusters who only provide tight close-ups with no overview, no transitions, and no way for you to recognize your own property.

✂ Step Three: Use Documentation as a Truth Filter

Good documentation protects everyone:

- Homeowners avoid unnecessary claims
- Honest contractors and public adjusters stand apart from storm chasers
- Insurance disputes are based on facts, not pressure

ClaimHaven documentation is designed to function as a neutral verification tool—not advocacy, not adjustment, not sales pressure. It creates a record that makes deception difficult and honesty obvious.

If a contractor or public adjuster objects to this level of transparency, the problem usually isn't the paperwork.

✓ What Honest Contractors and PAs Do

- Encourage storm verification
- Photograph methodically
- Explain findings calmly
- Leave the decision with the homeowner

✗ What Bad Contractors and PAs Do

- Rush decisions
- Avoid independent data
- Use generic or recycled photos
- Push fear over facts

Documentation doesn't accuse. It simply tells the truth.

