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## Commercial Hurricane Claims Evidence Kit

**For Florida Business Owners & Condo/HOA Boards**

A printable, step-by-step guide to documenting your property before, during, and after a hurricane — so your claim gets paid.

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# 1 — Pre-Storm Preparation Checklist

The strongest hurricane claims are built before the storm arrives. Complete these items by June 1 each year.

## Policy & Financial Records

Task	✓
Obtain digital copies of your commercial property, flood, and business interruption policies (all endorsements & dec pages)	<input type="checkbox"/>
Record your broker's name, phone, and email — plus your insurer's claims hotline number	<input type="checkbox"/>
Record all policy numbers, hurricane deductible %, dollar amount, and any sublimits (wind, flood, debris removal)	<input type="checkbox"/>
Back up 24 months of P&L statements, 3 years of tax returns, payroll records, lease agreements, and vendor contracts to cloud storage	<input type="checkbox"/>
Confirm your proof-of-loss deadline (typically 60 days after insurer requests it)	<input type="checkbox"/>

## Property Condition Baseline (Your “Before” Evidence)

This is the single most valuable asset in a disputed claim. Take these photos and videos when your property is in good condition.

Task	✓
Photograph every exterior wall from multiple angles	<input type="checkbox"/>
Photograph the roof (drone footage recommended for flat commercial roofs)	<input type="checkbox"/>
Photograph all windows, doors, parking lots, signage, and fencing	<input type="checkbox"/>
Video walkthrough of every interior room, hallway, and storage area	<input type="checkbox"/>
Photograph all major equipment with serial numbers visible	<input type="checkbox"/>
For condos/HOAs: photograph all common areas, lobbies, elevators, pool areas	<input type="checkbox"/>
Store all baseline media in cloud storage with dates in filenames (e.g., 2026-05-15_BuildingA-Roof_Baseline.jpg)	<input type="checkbox"/>

**Tip:** Name every photo using this format: **YYYY-MM-DD\_Location\_DamageType\_Number**

Example: 2026-10-15\_BuildingA-Roof\_Wind\_001.jpg — This keeps your evidence organized and timestamped.

## 2 — The 72-Hour Post-Storm Action Plan

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The first 72 hours after a hurricane are critical. Adjusters will scrutinize your timeline.

### Hours 0–12: Safety & Initial Documentation

**Do not enter any structure** until authorities confirm it is safe. Then, before you touch, move, or clean anything:

- Take photos and video of **all visible damage** using your phone's timestamp feature
- Capture wide-angle shots showing full scope, then close-ups of specific damage
- Narrate your video: describe what you see and where ("East wall of Building C, roof membrane peeled back")
- **Separate wind damage from water damage** in your photos — this is the most important distinction in Florida claims. Wind = commercial property policy. Flood = flood policy.

### Hours 12–24: Notify & Mitigate

- **Call your insurance broker first.** They will file on your behalf. Record the claim reference number, representative name, date, and time.
- **Begin emergency mitigation** (tarps, boards, water extraction, dehumidifiers). Florida law requires you to prevent further damage. **Keep every receipt. Photograph every step.**
- **Do NOT make permanent repairs yet.** Wait for the adjuster to inspect. Emergency mitigation is expected; permanent repairs before inspection can void your claim.

### Hours 24–72: Inventory & Professional Help

- Walk through every affected area. For each damaged item, record: description, manufacturer/model, purchase date, estimated replacement cost, damage type (wind/water/both), and photo file reference.
- For claims over \$50K, consider hiring a **licensed public adjuster** (works for you, not the insurer; typically 10% of settlement).
- For claims over \$250K or coverage disputes, consult a **property insurance attorney** before submitting your proof of loss.

**Wind vs. Water — Why It Matters:** Your commercial property policy covers wind damage. Flood and storm surge require a separate flood policy. Insurers use this distinction to limit payouts. Photograph and label wind damage and water damage separately from the start.

### 3 — Business Interruption Documentation

Business interruption coverage compensates lost revenue while your property is repaired. It is often the largest — and most underpaid — part of a commercial hurricane claim.

Document Needed	Purpose
Monthly P&L statements (24 months pre-storm)	Establish baseline revenue
Federal tax returns (3 years)	Verify reported income
Cancelled contracts or lost orders with documentation	Prove specific lost revenue
Payroll records, lease/rent payments, utility bills during closure	Prove ongoing fixed costs
Extra expense receipts (temporary location, equipment rental)	Prove costs to resume operations
Timeline of closure and partial reopening dates	Establish “period of restoration”

$$\text{Lost Business Income} = (\text{Projected Revenue}) - (\text{Actual Revenue}) - (\text{Expenses That Stopped}) + (\text{Extra Expenses to Resume})$$

### 4 — Condo & HOA Board Responsibilities

Boards have a fiduciary duty to members. Failing to document and file claims properly can expose board members to personal liability under Florida Statute §718.111(11).

Task	Deadline	✓
Inspect all common areas (when safe)	Within 24 hours	<input type="checkbox"/>
Notify master policy insurer of damage	Within 48 hours	<input type="checkbox"/>
Notify unit owners of damage and claim status	Within 72 hours	<input type="checkbox"/>
Hold emergency board meeting (document all decisions in minutes)	Within 1 week	<input type="checkbox"/>
Notify unit owners to file individual HO-6 claims for unit damage	Within 1 week	<input type="checkbox"/>
Obtain independent engineering report for structural damage	Within 30 days	<input type="checkbox"/>

**Master Policy vs. HO-6:** The association’s master policy covers the roof, exterior walls, common areas, pool, and parking structures. Individual unit interiors, personal property, and owner improvements are covered by the unit owner’s HO-6 policy.

## 5 — Florida Deadlines & When to Hire Help

Deadline	Timeframe	Statute
Report claim to insurer	Within 1 year of loss	§627.70132
Insurer must acknowledge claim	Within 14 days	§627.70131
Insurer must inspect property	Within 30 days of proof of loss	§627.70131
Submit sworn proof of loss	Typically 60 days after request	Per policy
Insurer must pay or deny	Within 90 days of proof of loss	§627.70131
Supplemental claim (hidden damage)	Within 1 year of original loss	§627.70132
File lawsuit if denied	Within 5 years (breach of contract)	§95.11

### When to Hire a Professional

Professional	When	Typical Cost
Licensed Public Adjuster	Claims over \$50K or complex losses	10% of settlement
Independent Engineer	Structural or wind-vs.-water disputes	\$2K-\$10K
Property Insurance Attorney	Claim denied or significantly underpaid	Contingency (no upfront cost)
Forensic Accountant	Business interruption claims over \$250K	\$5K-\$25K

### Your Emergency Contact Sheet

Fill this out now and store it with your policy documents.

Contact	Name	Phone
Insurance Broker		
Property Insurer Claims Hotline		
Flood Insurer Claims Hotline		
Public Adjuster		
Property Insurance Attorney		
Emergency Contractor / Roofer		

### Need Help Reviewing Your Coverage?

We'll walk through your policy, identify gaps, and explain your deductible exposure — in plain language, no obligation.

**(904) 900-5063**

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This guide is provided for informational purposes only and does not constitute legal advice. Consult with a licensed attorney for legal questions about your specific claim. Florida statutes referenced are current as of 2026 and may be amended by the legislature.

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