

After the Storm: A Little Rock Homeowner's Roof Damage & Insurance Claim Checklist

What to do, in order, from the night the hail hits to the day the new roof is finished.

Hail and high wind roll through Central Arkansas every spring, and the days right after a storm are when homeowners make the most expensive mistakes: climbing onto a damaged roof, signing with the first stranger at the door, or filing a claim before anyone has looked at the damage. This checklist puts the steps in the order they actually happen, so nothing gets skipped while you're stressed.

How to use it: check off each box as you go. The last page has space to record your claim details and the phone numbers you'll need. The online version with links to every guide is at littlerockroofingexperts.com/storm-damage-checklist-little-rock.

1 The First 24 Hours: Stay Safe and Document

NIGHT OF THE STORM / NEXT MORNING

You have two jobs right now: 1) keep everyone safe; and 2) create a record. The repair decisions come later.

- ☐ **Stay off the roof.** Wet, storm-damaged shingles are slick and can give way. Nobody needs you up there; the adjuster needs documentation, not a homeowner on a ladder.
- ☐ **Write down the storm date and time.** Your claim is tied to a specific date of loss, and the insurer will check it against weather records.
- ☐ **Photograph everything from the ground.** Shingles in the yard, dented gutters and downspouts, roof vents, the fins on your AC unit, window screens, fences, and car hoods. Hail big enough to dent soft metal is often big enough to damage shingles.
- ☐ **Photograph the inside, too.** Ceiling stains, drips, and wet insulation in the attic if you can get there safely. Remember to add timestamps to your photos.
- ☐ **Contain active leaks** using whatever is available, such as buckets and towels. Move electronics, furniture, or anything movable that will be damaged by water. Leave tarping to a professional.
- ☐ **Keep a few pieces of debris.** A damaged shingle or two from the yard is evidence. Don't toss everything into the trash yet.
- ☐ **Save receipts for emergency costs.** Tarps, buckets, and similar costs to prevent further damage are often reimbursable. Your policy expects you to take reasonable steps to protect the house.

2 Days 1 to 3: Get an Inspection Before You File

BEFORE CALLING YOUR INSURER

Most damage can't be seen from the ground, and filing a claim for something minor can count against your claims history. Find out what you have first.

- ☐ **Get a professional roof inspection.** Many local roofers inspect storm damage at no charge. An honest one will tell you whether what they find is worth a claim.
- ☐ **Ask about emergency tarping** if anything is leaking, so damage doesn't compound while the claim is processed.
- ☐ **Ask for a written damage report with photos.** Good documentation includes chalk-marked test squares for hail bruising, dents in vents and flashing, and photos of wind-creased shingles, all tied to your storm date.
- ☐ **Look at your neighbors' roofs.** Hail paths are narrow. If roofs on your street were hit, yours was in the same storm, even if it looks fine from the yard.
- ☐ **Pull the storm report for your date.** Hail size and path data for Pulaski County are public through the National Weather Service. They help when an insurer questions the date.

3 Before You File: Know Your Policy

15 MINUTES WITH YOUR DECLARATIONS PAGE

Arkansas roof claims don't work the way most national advice describes. Read these four things on your declarations page before you pick up the phone.

- ☐ **Your wind/hail deductible.** Many Arkansas policies carry a separate deductible for wind and hail, sometimes a percentage of your dwelling coverage instead of a flat dollar amount.
- ☐ **Your roof payment schedule.** Most Arkansas policies pay roof claims by an age-based schedule filed with the Arkansas Insurance Department. Find your percentage for your roof's age and material. [How the schedule works.](#)

- ☐ **Your filing window.** Many policies require storm claims to be filed within a set time after the date of loss, often one year. Don't sit on it.
- ☐ **Then file, and write down the claim number,** the adjuster's name and phone number, and the date you reported it.

4 When Someone Knocks on Your Door

USUALLY WITHIN A DAY OF THE HAIL

Out-of-state crews follow every major hail storm into Little Rock. Some do fine work; many won't be here when a warranty question comes up. The full guide to spotting a roofing scam.

- ☐ **Don't sign anything on the spot.** "Today only" is a sales tactic, not a deadline. Take 48 to 72 hours and compare written estimates.
- ☐ **Verify Arkansas registration.** Residential roofing work of \$2,000 or more requires registration or licensing with the Arkansas Contractors Licensing Board. Check online or call (501) 372-4661.
- ☐ **Ask for proof of insurance:** liability and workers' compensation certificates. A real company produces them without hesitation.
- ☐ **Look for a local address,** not just a cell phone number and a truck with out-of-state plates.
- ☐ **Never accept an offer to "cover" or waive your deductible.** Arkansas law prohibits it, and it can put your claim at risk.
- ☐ **Don't hand over a large cash deposit,** and never pay in full before the work is done.
- ☐ **Signed at your kitchen table?** Federal law generally gives you three business days to cancel a door-to-door sale. *Remember to ask for the cancellation form! They are required to provide it.*
- ☐ **No one can charge you to negotiate your claim.** Arkansas doesn't allow public adjusters. A roofer can document damage and submit a supplement, but can't negotiate the settlement for you.

5 The Adjuster's Visit

OFTEN WITHIN A FEW WEEKS OF FILING

This inspection largely decides your claim, so treat it like an appointment that matters.

- ☐ **Ask your roofer to be there.** Then every documented point of damage gets seen, not just the obvious ones.
- ☐ **Have your photos and the roofer's report ready** to hand over or email.
- ☐ **Point out everything:** every slope of the roof, gutters, vents, flashing, and interior damage.
- ☐ **Take notes.** Date, adjuster's name, and anything they say about what is and isn't covered.
- ☐ **Ask when the written scope will arrive,** and ask for a copy of the adjuster's estimate.

6 Comparing the Insurer's Scope to Your Estimate

WHEN THE PAPERWORK ARRIVES

The insurer's scope of work is a line-item estimate. Put it next to your roofer's estimate and go line by line.

- ☐ **Look for commonly missed items:** drip edge, ice and water shield, code-required decking, ventilation, steep-pitch or two-story labor, and gutters and vents.
- ☐ **Ask your roofer to submit a supplement** for anything missing. That's a normal part of the process, and it resolves a lot of underpaid claims.
- ☐ **Low payout on an older roof?** Check the payment schedule before assuming a mistake. Sometimes the schedule is working exactly as written.

7 Before the Crew Shows Up

AFTER YOU CHOOSE A ROOFER

Get the important things on paper while you still have leverage. What a roof warranty actually covers.

- ☐ **A signed, written contract** with scope, materials (brand and product line), price, payment schedule, start date, and cleanup.
- ☐ **Decking priced per sheet.** Rotted decking often isn't found until tear-off, so agree on the per-sheet price ahead of time.
- ☐ **Both warranties in writing:** the manufacturer's warranty and the roofer's own workmanship warranty.
- ☐ **Check the permit rule for your address.** Inside Little Rock city limits, a standard tear-off and reshingle on a single-family home doesn't need a city permit, but replacing decking or trusses does, and some neighborhoods need a city sign-off. Call the permit desk at (501) 371-4790. North Little Rock and other nearby cities set their own rules. [The permit guide.](#)
- ☐ **Get ready for the crew:** move cars out of the driveway, clear the attic of anything fragile, and give your neighbors a heads-up.

8 After the Job Is Done

THE DAY THE CREW FINISHES

Close out the job and the claim properly, and keep the paperwork.

- ☐ **Walk the property with the roofer.** Check the yard, driveway, and flower beds for nails. Ask whether they ran a magnetic sweeper.
- ☐ **Collect completion photos, the final invoice, and warranty paperwork.** Your insurer may need the invoice and photos before it releases the final payment.
- ☐ **Keep everything with your policy.** With no city inspection on most Little Rock reroofs, the roofer's photos and paperwork are the only record of how the roof was installed.
- ☐ **Photograph the new roof.** If another storm hits, a clean "before" picture makes the next claim much easier.

9 If Your Claim Is Denied or Comes Back Low

DON'T ACCEPT THE FIRST "NO"

Arkansas homeowners have options that national articles leave out. [The full guide to a denied roof claim.](#)

- ☐ **Get the denial in writing,** including the policy language it relies on. A coverage denial ("not storm damage") and a dispute over the amount need different responses.
- ☐ **Get independent documentation** from a roofer that answers the adjuster's report point by point.
- ☐ **Have your roofer submit a supplement** for items missing from the insurer's scope.
- ☐ **Invoke the appraisal clause** if the dispute is about how much, not whether. Look for the "Appraisal" section of your policy.
- ☐ **File a complaint with the Arkansas Insurance Department** at insurance.arkansas.gov or 1-800-852-5494 if you're getting delays or silence.
- ☐ **Know the deadlines.** The window to file a claim can be short, but Arkansas law gives you five years to sue on a property policy. For a significant denial, talk to an attorney. This checklist is general information, not legal or insurance advice.

Keep This Information in One Place

Fill these in as you go. Claims take weeks, and details get lost in texts and voicemails.

Storm date and time

Insurance company and claims phone number

Policy number

Wind/hail deductible

Roof payment schedule percentage

Claim number and date filed

Adjuster's name and phone number

Roofer, and their Arkansas registration number

Contract signed (date)

Work completed (date)

Phone Numbers Worth Saving

Arkansas Contractors Licensing Board (verify a roofer)	(501) 372-4661
Arkansas Insurance Department (consumer complaints)	1-800-852-5494
Little Rock permit desk, Planning and Development	(501) 371-4790
North Little Rock Planning	(501) 975-8835

Storm damage, or just want a second opinion?

Call or Text (501) 403-6103

Tell us what you're seeing, and we'll connect you with a local roofing pro who can inspect it and give you a written estimate.

Free to use, no obligation.

littlerockroofingexperts.com

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