



AFTER THE STORM

The roof under the panels

One page for the week after a hurricane. Not a calculator. The hurricane deductible is your dwelling limit times the percent on the declarations page.

FROM THE GROUND

- ☐ Photograph missing panels, a lifted rail, hanging wire, and daylight through the deck.

Notes _____

- ☐ Do not climb. Do not turn a damaged system back on.

Notes _____

THE CALL

- ☐ Tell the insurer an array is on the roof before anyone cuts rails or lays a tarp.

Notes _____

- ☐ The ordinary deductible is not stacked on top of the hurricane deductible.

Notes _____

THE DEDUCTIBLE, IN DOLLARS

Dwelling limit \$ _____ x _____ % = \$ _____

Example: 2 percent of a \$400,000 dwelling limit is \$8,000, before the insurer pays a dollar.

THE SCOPE

- ☐ The roof, the structure, and the array are separate lines on the estimate.

Notes _____

- ☐ Who pays to take the panels off and put them back is answered in writing before work starts.

Notes _____

- ☐ A licensed electrician or solar contractor disconnects the wires. The roofing crew does not.

Notes _____

- ☐ New mounts have to meet the wind rules in force when they go back on.

Notes _____

THE CLOCK

- ☐ Give notice of the claim within one year after the date of loss.

Notes _____

- ☐ A supplemental claim has 18 months after the date of loss.

Notes _____