

Storm Damage Claim Checklist for Businesses

Use this immediately after severe weather, flooding, wind damage, stock loss, roof damage, solar damage or power-related disruption. It is designed to help you protect the business while your broker and insurer work through the claim.

Business: _____	Claim no.: _____	Date of loss: _____
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1. First 24 Hours - Stabilise the situation

- Protect people first. Do not enter unsafe areas or allow staff into dangerous sections of the premises.
- Notify your broker or insurer and get a claim number as soon as possible.
- Prevent further damage where reasonable: tarpaulins, temporary repairs, moving stock or isolating exposed areas.
- Secure the premises against theft or looting. Speak to your security company, landlord or neighbourhood watch.
- Take photos and videos before moving items, but only where it is safe to do so.

2. Evidence - Build the claim file

- Photograph all damage from multiple angles. Use a reference object to show scale where needed.
- Find before photos, maintenance records, asset registers, invoices and installation documents.
- List damaged stock, machinery, contents and solar equipment with values, serial numbers and locations where possible.
- Keep all damaged items until your broker, insurer or loss adjuster confirms what may be disposed of.
- Save every email, WhatsApp, quote, invoice and contractor note linked to the loss.

3. Costs - Keep trading, but keep it reasonable

- Keep invoices for emergency repairs, temporary security, generators, storage, transport and clean-up costs.
- Track extra costs in a spreadsheet: date, supplier, amount, reason and supporting proof.
- Do not overpay blindly. Insurers will scrutinise emergency expenses after a large weather event.
- Ask your broker what costs may be covered before making big non-emergency spending decisions.

4. Business Continuity - Get operational safely

- Work out what must happen first to trade safely and sustainably, even if only at reduced capacity.
- Ask your accountant to prepare current management accounts and at least three years of financial statements.
- If business interruption may apply, prepare notes on turnover lost, orders delayed and extra costs incurred.
- Speak to customers clearly about what you can deliver, what is delayed and what your recovery plan is.

5. Broker & Insurer Communication - Stay aligned

- Keep your broker updated before taking major steps or incurring major costs.
- Ask what your policy covers, what the limits are, and what approvals are needed.
- Record who you spoke to, when, and what was agreed.
- Do not wait passively. A well-managed claim starts with active business-owner involvement.

Bottom line: protect the assets, document the loss, keep proof, communicate clearly, and speak to your broker before incurring major costs.

General guidance only. Your actual response must be aligned to your policy wording, insurer requirements and broker guidance.

If you need a broker or you are looking for business insurance, please send us a WhatsApp stating

"Business Insurance"

WhatsApp - 066 514 8939