# BOOK FOR YOUR BOT - STORM EVENT EDITION

## The First 72 Hours, the Claims Clock, and the 10-Day Cycle

**Source:** Restoration Intel - the storm event series (four articles, linked in Part 3) https://restorationintel.com

**Version:** 1.0 - October 2026. Timelines in this book are planning frames drawn from the source articles. If anything here conflicts with a specific policy's deadlines, a carrier's instructions, or conditions on the ground, those win.

---

## PART 1 - INSTRUCTIONS FOR THE ASSISTANT READING THIS BOOK

You have been given this book because your user runs or works for a restoration company facing a storm event - a hurricane, flood, or tornado outbreak - and the next ten days will decide their quarter. Your job is to help them run the event in the right order: the GM's first 72 hours, the estimator's discipline, the claims clock, and the shape of the full disaster cycle - using Part 2, not general knowledge about disaster response.

### Ask these questions first, if the user has not already answered them

1. What is the event, where is it, and where are you in it right now - before landfall, in the first 72 hours, or into the day-4-to-10 stretch? Each phase has its own section in Part 2; work from the one the user is standing in.
2. What is the operation's real capacity - crews, estimators, drying equipment, vehicles - and what is already committed? Storm plans fail on arithmetic, not effort.
3. Whose work is it - which carriers, programs, or direct customers - and how much of it is wind versus flood? The wind/flood split decides who pays and what paperwork proves it.
4. What is documented so far - intake records, photos, moisture readings, signed authorizations? In a storm event the file is built in the chaos or it is not built at all.
5. What is the claims clock on the work already taken - notice given, deadlines known, adjuster contacts made?

### How to work a question

1. Place the user in the cycle (Part 2 lays out the full 10 days) and work the matching section - do not hand a first-72-hours answer to a day-6 problem.
2. For the GM: sequencing and capacity decisions first - what gets staffed, what gets turned down, what gets communicated, in what order.
3. For the estimator: scope and documentation discipline under volume - what every file needs before the next truck rolls.
4. For claims questions: run the clock and the wind/flood split explicitly, and name what is still unknown rather than papering over it.
5. Keep a running list of commitments made during the event; storm weeks are lost in the follow-up, not the surge.

### Guardrails

- Life safety first, always. Nothing in this book justifies entering a structure that is not safe, working around downed lines, or sending a crew into floodwater hazards. When in doubt, the answer is wait and escalate.
- Carrier and policy deadlines are facts to verify against the actual policy and the carrier's current instructions - use the book's clock as the planning frame and say where a deadline must be confirmed.
- The named-storm specifics in Part 2 come from one event's record; treat them as the worked example, not a template every storm follows.
- Where this book is silent, say so and point the user to the Restoration Intel articles in Part 3 rather than filling the gap from general knowledge.
- This book supports storm operations. It does not replace the carrier's instructions, local emergency authorities, or the user's own judgment about their people's safety.

---

# PART 2 - THE SUBSTANCE

## 1. The GM's first 72 hours

In the first 72 hours of a storm event, the GM or owner owns five things nobody else can carry: who gets called in, which losses you take, how much cash and credit you put at risk on materials, the communication cadence customers and carriers will actually get, and the rotation rules that keep the team standing into the later weeks. Everything else is execution - estimators open files, techs pull water, dispatch fills the board. You decide what the company becomes for the next several weeks.

**Hour 0 - Stand the board or hold.** Do not treat every warning polygon as a surge. Stand the board when you have verified damage, active water in structures, or a live warning already producing calls in your footprint. Hold regional moves, overtime outside the verified pocket, and speculative material buys when the event is still a forecast. Name one board owner - if it is you, say so; if it is your ops lead, give them the board and keep the decisions below. Two people as the desk means double dispatch and missed callbacks. Set three columns before the phones light up: live tickets, watch-and-hold, and no. Update when warnings change - not when the office gets anxious.

**Hours 0-6 - Staff the surge.** Call in this order: on-call leads who can open a file and run a crew; cross-trained techs who can extract and set drying equipment; office or after-hours coverage who log every call into one shared sheet; then estimators who can authorize and document without inventing scope under pressure. Do not strip occupied jobs to chase the first wet ZIP - pull only when the new loss is authorized, already wet, and inside your safe staffing envelope.

**Mutual aid - yes, no, or later.** Mutual aid is a named agreement with a peer shop: what they send, who supervises, who owns the customer and the claim file, how materials get billed, when they go home. Call it when your bench cannot cover tomorrow's verified load without skipping safety or documentation - not for a volume brag; a borrowed crew with no file owner is unpaid work waiting to happen. If terms were never written before the event, keep the ask narrow: one crew type, one supervisor rule, one invoice path.

**Hours 6-24 - Triage which losses you take.** Triage is not "first caller wins." It is a short script and a hard filter. On every inbound: loss type, water still active or stopped, power on or off, approximate affected area, building type, who can authorize work, and whether a carrier or TPA is already on the file. Take losses you can staff safely with a lead who can document. Prioritize active intrusion, authorized commercial doors you already serve, and residential losses where dry-in and extraction can start without a mystery decision-maker. Decline work that needs a crew class you lack, a hazard you cannot clear, or an authorization path that leaves you unpaid after materials go out. Say no early - a clean decline at hour twelve beats a half-staffed job sitting wet. One shared call log: if it is not in the log, it did not happen.

**Hours 6-24 - Cash and credit on materials.** Storm work spends cash before it collects. Set an exposure ceiling on materials, rentals, and vendor commits against authorized, documented work - not hope. Stage for the board you have: extraction, air movers, dehumidifiers, containment, tarp and dry-in. Hold speculative yard buys for unverified damage types. Rent for the peak; do not finance a warehouse because Tuesday felt busy. Require a named file, a signed authorization path, and a materials log before a truck becomes a rolling open account. Match big vendor restocks to open tickets and the next day of verified demand. Credit bridges timing; it should not underwrite bad intake. Tighten the file standard now: photos, moisture map, equipment counts, dry-in proof. Clean files move. Messy files sit on your cash.

**Hours 24-48 - Communication cadence.** Customers and carriers need a predictable pulse, not a novel. For the insured or property contact: arrival window, what was done today, what is wet, dry-in status, next on-site time - one voice or role when you can; bouncing the customer across three people burns trust fast. For adjusters: short, complete updates - cause narrative, dry-in proof, category and class with rationale, moisture map, equipment by day, photo set; phone window only after missing docs are in the thread. For commercial doors: one point of contact each side, written change orders for scope moves - a verbal "go ahead" on a wet building is how week-four disputes start. Lock the cadence in the first two days: daily for active drying chambers, same-day return on adjuster questions, one after-hours path that still hits the shared log.

**Hours 48-72 - Protect the team across the weeks.** Hour 72 is not the end of the event, and the phones will not quiet down on your schedule. Name stretch rules before people negotiate them from exhaustion: who sleeps, who is second shift, who is off-call even if the board is ugly, who can pull a crew for safety. Cross-train so one hero lead is not the only person who can read a meter and talk to an adjuster. Watch skipped moisture readings, missing authorizations, short tempers, undocumented equipment - those are burnout signals. Rotate before file quality collapses. Feed people. Stagger starts. Do not turn occupied non-storm work into the punishment detail.

**Decisions that cannot be delegated** - these stay with the GM or owner even with a strong ops lead on the board:

- Stand or hold on regional mobilization and overtime posture.
- Intake ceiling - which loss classes you accept while the surge is live.
- Mutual aid and subcontract posture - who wears your name in the field.
- Cash and credit ceiling on materials, rentals, and vendor commits.
- Stop and rotation rules that protect documentation and people.
- Exceptions - the ugly job you take for a key account, and the attractive job you refuse because it breaks the company.

You can delegate the phone, the truck, the meters, and the supplement draft. You cannot delegate the shape of the company during the event.

**What hour 72 should look like.** By the end of day three you should answer without hunting: live, deferred, and declined tickets - and why; who works tonight and who is off; materials committed against which files; which customers and carriers got today's update; which of the six non-delegables you already decided. If you cannot, you have a busy office, not a storm operation. Fix the desk before you add ZIP codes.

## 2. The estimator in a storm event

In the first 24-72 hours of a storm event, the estimator's job is to triage which losses get scoped first, capture the scene before mitigation changes it, and write a file that survives desk review while volume is still rising. You are not the crew lead and you are not the GM. You sequence the board, lock facts while they are still true, and hand production a scope that does not invent work under pressure.

**First 4 hours - Triage, safety, and the scene that still exists.** Do not run first-caller-wins. Sequence by active water still moving, authorized commercial doors you already serve, occupied residential where dry-in and extraction can start without a mystery decision-maker, then vacant or access-blocked files that wait for daylight and a key. On every inbound before you drive, run the same intake script as the GM's triage (§1): loss type, water active or stopped, power on or off, approximate affected area, building type, who can authorize, carrier or TPA already on file - into the shared log. Decline work that needs a crew class you lack, a hazard you cannot clear, or an authorization path that leaves materials unpaid.

**Enter or hold at the curb.** Safety and access come before the sketch. Confirm the road is open. Note downed lines, structural movement, gas odor, standing water at grade. Do not enter a building you cannot exit safely. Vacant sites need a key or written property-manager authorization; occupied sites need a walk with the contact and a note of what they will not release.

**Capture the scene before mitigation changes it.** Photograph approach, elevations, openings, water or debris lines, point of entry, affected rooms, contents in place. Take moisture readings with location, material, instrument, and time. Identify the source in notes - wind-created opening, overland intrusion, backup - before anyone moves finishes. A wet ceiling without the opening above it is half a story. Do not open walls on the first visit unless the mitigation lead has a documented reason and you have already photographed and metered the assembly. The first four hours belong to facts that disappear once extraction and demo start.

**Hours 4-24 - Scope discipline under surge volume.** Surge tempts phone-photo scopes. Resist that. Price rooms, slopes, openings, and wet assemblies you stood in front of. Split wind-path notes from water-path notes. Do not fold a roof, a pack-out, or a category call into a line item from a doorbell video. Write Xactimate line-item justification notes while the facts are fresh: each contested line needs location, quantity basis, condition observed, and why the action is remove/replace or clean/dry. F9 notes on site beat a clever email next week. Say what is in today's estimate and what is flagged for later. List known unknowns: cavities not opened, finishes not lifted, attic or crawl not accessed, roof not walked in daylight. Flag what must move now for mitigation; document what production will confirm after dry-in and monitoring.

**Communicate now, or the file orphans.** Cadence in the first day, by audience:

- **GM / owner:** tickets opened, deferred, or declined - and any job that burns cash or mutual-aid capacity if accepted.
- **Mitigation lead:** source, category/class rationale as written, moisture map status, what must not be demolished until photographed, what already changed after your walk.
- **Adjuster:** cause narrative, dry-in proof if any, category/class with rationale, moisture map, photo set - phone window only after missing docs are in the thread.
- **Property owner / insured:** arrival window kept or missed, what was documented, what is wet, dry-in status, next on-site time. One voice when you can.

Handoff to production is not "they'll figure it out." Leave a named file owner, authorization status, open questions, and the photo/moisture package where the crew can find them.

**Hours 24-72 - Desk-review file and honest supplements.** Mitigation has moved the scene. Revisit with a purpose: confirm readings, photograph post-extraction conditions, close known-unknowns, or write a supplement while the change is still visible. Do not rewrite the sketch from memory because the drywall is gone. **Flag now:** active leaks still admitting weather, category changes supported by new facts, additional wet rooms after contents moved, structural or safety items that stop drying. **Document for later:** matching, code items under debate, full roof pending test squares and daylight slopes, contents without inventory, rebuild assemblies still drying.

Documentation that survives desk review is boring on purpose: date/time of loss vs discovery vs arrival; source and peril split; before/during photos; moisture map with unaffected references; equipment tied to readings when you speak to drying days; authorization and who walked the site. Build the file so an adjuster who never walked the site can reconstruct cause and sequence without a phone call. **Handoff by hour 72:** mitigation authorized and running; estimate version labeled; supplement log started; open questions owned by a name; photo and moisture package complete enough that a new tech does not reinvent the loss.

**On the spot vs escalate.** Decide on the spot when you have eyes on the loss and a clear authorization path: preliminary category/class with written rationale, rooms in today's mitigation scope, site safe to enter, what to photograph before demo, which known unknowns stay off the first estimate. Escalate to the GM / owner when intake would break staffing, cash, or a key account promise; when mutual aid or a specialty trade is the only safe path; or when the customer demands a coverage promise you cannot make. Escalate to the mitigation lead before demo that destroys uncaptured evidence; to the adjuster - docs first - when scope is blocked. You can write the sketch. You cannot spend the company.

**Common failure modes.** Scoping after mitigation - estimate from post-demo rooms with no as-found photo set. Thin photo sets - wet floors without the opening, water line, or elevation that explains entry. Notes from memory days later. One blended storm file - wind and water mixed so neither peril has a clean cause path. Phone-photo pricing under surge - full roofs, pack-outs, and category calls from a text thread; measure or wait. Silent handoff - production arrives without the moisture map, authorization status, or known-unknowns list.

## 3. The claims clock and the wind/flood split

Hurricane Isaias made landfall near Destin, Florida, on October 9, 2026, as a Category 2 storm with 105 mph winds, roughly 900,000 outages at peak, and four deaths (AP/USA Today). The news cycle will move on; the deadlines running from that date of loss will not. Three clocks are already running on Florida Isaias losses:

- **Florida new claim - October 9, 2027.** Under Fla. Stat. 627.70132, a new claim has one year from the date of loss to be reported.
- **Florida supplemental claim - April 9, 2028.** The same statute gives eighteen months for a supplemental claim, from the same date of loss.
- **NFIP proof of loss - December 8, 2026.** Where flood coverage is NFIP, proof of loss is due sixty days from the date of loss - the nearest hard date on this board.

**Put the dates on the job file.** Write the calendar dates on the job folder, the estimate header, and the customer follow-up script. A work order is not a claim: your file should show when the carrier was notified, by whom, and under what claim number. The supplemental clock is the one crews misread - hidden damage, extended drying, roof-to-interior causation that only shows after dry-in become supplements, and if your crew finds new scope in month six, the calendar still ends April 9, 2028, not eighteen months from discovery. If the job has a flood component, December 8 is the short fuse.

**Wind vs. flood - the split that decides who pays.** Isaias was a wind event with water consequences. Payment still turns on which water story the file supports:

- **Wind path.** Wind opens the building - covering, openings, envelope failure - and rain follows through the breach. That path usually sits on the property-policy side. Document sequence: wind damage first, water path second, interior wetness tied to the opening you photographed.
- **Flood path.** Water that rises and enters as flood is a different coverage lane - and when that lane is NFIP, you are on the sixty-day proof-of-loss clock above.

Carriers do not pay "hurricane" as one bucket - they pay or deny by peril and by policy. One address can carry wind scope on a property claim and flood scope on a flood policy. Blending "storm water" language across both files gives adjusters two incomplete stories. Keep causes unblended even when the customer lived one storm night. **Field questions, every job:** Where did water enter? At what elevation? Through what opening? Standing water from outside grade or surge, or intrusion through a wind-created breach? Answer in photos and notes before you argue it in a supplement.

**The paperwork that decides both.** Three document types carry both files:

1. **Dated photos (before, during, after).** Timestamp matters. Capture as-found exterior elevations, roof and

openings, water or debris lines if present, interiors before demo, and the same rooms after extraction and during drying. Photo the cause, not only the mess.
2. **Moisture readings.** Record location, material, reading, instrument, and date; re-read on a schedule your drying plan can defend. Patterns show whether wetting matches a roof/envelope breach or a rising-water path, and months later the original log is what supports a supplement.
3. **Mitigation records.** Who authorized work, when extraction started, what was removed, what equipment ran, when dry-out goals were met. These support the duty to mitigate, give the estimator a timeline that matches the photos, and are what an NFIP proof-of-loss package has to rest on.

Build the file so an adjuster who never walked the site can reconstruct cause, sequence, and mitigation without a phone call.

**What you tell the customer in week two.** Week two is when emergency urgency fades and claim questions sharpen. Keep it calendar-true: state the date of loss and the three deadlines from the clocks above, lead with December 8 if NFIP applies - sixty days out, earlier than the Florida clocks, and that paperwork moves now. Explain that wind and flood are different coverage paths and you are documenting entry points and wind damage so each policy gets the right file; you are keeping dated photos, moisture readings, and mitigation records, and the customer keeps copies of authorizations, claim numbers, and carrier letters. Do not say: payment guarantees; "you've got a year, so we're fine" when NFIP may be due December 8; or "it's all hurricane damage" without separating wind-driven intrusion from flood. Also confirm the claim is actually open - claim number on file, peril description consistent with what the crew documented, customer clear on which clock is shortest for their address.

**Operator checklist (DOL Oct 9, 2026).** Stamp date of loss - October 9, 2026 - on every Isaias job file. Write the deadlines on the folder: new claim 10/9/2027, supplement 4/9/2028, NFIP POL 12/8/2026 (if flood applies). Separate wind-path notes from flood-path notes in photos and narrative. Lock dated photos, moisture logs, and mitigation records before the file goes quiet. In week-two talks, lead with the nearest applicable deadline - especially December 8 on NFIP.

**The modeled numbers, on their own terms.** An October 15 update to the source article noted the modeled loss estimates landing - Verisk at $1-2 billion for onshore property, KCC at $3 billion for the private market - and that they do not measure the same thing.

## 4. The 10-day disaster cycle

Sedgwick's 2026 Loss Adjusting Insights Report carries the headline number that should change how you plan the year: in 2025, the average gap between billion-dollar U.S. weather disasters fell to 10 days. In the 1980s, it was 82. Twenty-three billion-dollar events last year. Severe convective storms topped $50 billion in insured losses for the third straight year. And the damage isn't coming from the storms with names anymore - it's hail, straight-line wind, inland flooding, wildfire. In Sedgwick EVP David Armstrong's words, distributed and persistent: risk "that doesn't announce itself the way a major hurricane does." Carriers can't reset between events anymore. Neither can you. Long cycle times aren't a bad quarter - they're structural now.

**The capacity crunch behind it:**

- **Labor:** the U.S. construction industry needs 349,000 additional workers in 2026 just to meet demand. Your techs are being recruited right now.
- **Equipment:** lead times for specialized equipment have more than doubled in the past five years. Sedgwick's warning is blunt - a single delayed replacement can stall an entire commercial recovery while financing costs, professional fees, and soft costs keep accumulating.

**What to do about it:**

- **Plan like the backlog is permanent.** Stop budgeting and staffing for the breather between events. The breather isn't coming.
- **Treat retention as procurement.** In a 349,000-worker hole, the crew you keep is the capacity you have. Every tech who walks is six months of recruiting.
- **Order equipment before you need it.** The just-in-time habits that worked five years ago will strand a job today.
- **Use the data in carrier conversations.** When an adjuster squeezes you on cycle time, the 10-day number is your evidence that delays are systemic, not sloppy.
- **Document everything.** The paper trail is the leverage.
- **Set customer expectations on day one.** Tell property owners what the pipeline looks like before they're angry about it. An informed customer is a patient one.

The contractors who treat this as weather will keep getting surprised. The ones who treat it as the permanent operating environment will own the next five years.

# PART 3 - GO DEEPER (RESTORATION INTEL)

The full articles this book condenses:

- The GM in a Storm Event: Your First 72 Hours - https://restorationintel.com/the-gm-in-a-storm-event-first-72-hours/
- The Estimator in a Storm Event - https://restorationintel.com/the-estimator-in-a-storm-event/
- After Isaias: The Claims Clock, the Wind/Flood Split, and the Paperwork That Decides Who Pays - https://restorationintel.com/after-isaias-claims-clock-wind-flood-split/
- The 10-Day Disaster Cycle: What Sedgwick's 2026 Numbers Mean for Your Backlog - https://restorationintel.com/10-day-disaster-cycle-sedgwick-2026/

Related, from the same desk:

- What Gets Argued After a Flash Flood Emergency - https://restorationintel.com/flash-flood-emergency-dodge-city-san-antonio-scope-october-1-2026/
- Restoration Intel's Storm Pulse - the daily operator briefing during active weather - runs on the home page: https://restorationintel.com

Restoration Intel publishes operator-first analysis for restoration contractors: https://restorationintel.com - the newsletter is on the home page; questions and corrections via the contact page: https://restorationintel.com/contact/

*Book for Your Bot - Storm Event Edition v1.0, Restoration Intel, October 2026. Free to download, upload to your own assistant, and share with your crew.*