Scope the Storm That Actually Hit

The field card: six job types, the 25 percent rule with its exception, and the clocks — from Restoration Intel. Free, no email required.

Six jobs come out of one storm — scope them separately

- [ ] **Treefall.** Tree through roof/attic, tarp and dry-in first. Document the opening — the hole is the coverage fact.
- [ ] **Pull-off — covering.** Roof covering gone, deck intact. This is the 25 percent rule question below.
- [ ] **Pull-off — structure.** Deck and diaphragm lost. A different code question entirely (see the 30 percent test below). A shingle count does not answer a diaphragm question.
- [ ] **Openings & cladding.** Window, siding, and cladding failure is fenestration scope — separate from any roof percentage.
- [ ] **No opening at all.** Building intact, power out: spoilage and business-income files. These generally turn on purchased endorsements and direct physical damage — say so on the face of the scope so your file and the adjuster's agree on which coverage is being asked.
- [ ] **The small end.** Fences and debris often sit under a percentage deductible — they still belong in the file.

The 25 percent rule — and the exception most scopes miss

- [ ] **The rule** (2023 Florida Building Code, Existing Building, §706.1.1): not more than 25 percent of the total roof area or of a roof section may be repaired, replaced, or recovered in any 12-month period unless the covering on the entire system or section is replaced or recovered to code.
- [ ] **The unit can be a section** — divided by expansion joints, parapet walls, a change of elevation, roof type, or legal description. A motel wing can cross 25 percent while the building does not.
- [ ] **Tie-off is excluded** — the area needed to marry new work to the existing system doesn't count toward the percentage.
- [ ] **The clock is any 12 months**, not this storm — repairs permitted in the prior 12 months add to work permitted now.
- [ ] **THE EXCEPTION** (Fla. Stat. §553.844(5), and a city may not amend it away): if the roof system or section was built, repaired, or replaced in compliance with the 2007 Florida Building Code or any later edition, then at 25 percent or more, only the portion actually being repaired must meet the code now in effect. The untouched remainder is not dragged into full replacement by this section.
- [ ] **File the evidence:** the roof's code-edition evidence — permit history, prior replacement records — next to the section math. Post-2007 reroofs sit squarely inside the exception; a pre-exception roof written as a patch understates the job.

- [ ] **Structure test** (§707.3.2): where the structural roof deck is removed from more than 30 percent of the diaphragm and design wind speed exceeds 115 mph, the diaphragm, its connections, and roof-to-wall connections are evaluated against code wind loads — and strengthened or replaced if they cannot resist at least 75 percent.
- [ ] **Boundary notes:** the High-Velocity Hurricane Zone is Broward and Miami-Dade only. The 25 percent rule is Florida's — don't export it to other states' buildings.

Treefall coverage facts (Florida)

- [ ] Rain entering through a wind-made opening is inside Florida's statutory hurricane coverage (§627.4025).
- [ ] The separate roof deductible cannot be applied to a hurricane roof loss or to a tree fall that punctures the roof deck (§627.701(10)). The deductible that applies is the hurricane deductible.

Water: write the line while it's still readable

- [ ] Record the gauge, the elevation, and the entry path in the scope. Water from the ground up is flood; water through a wind-made opening is the wind policy's. Keep the two causes unblended in photos and notes — 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?

The clocks — stamp the date of loss on every job file. Florida (Fla. Stat. §627.70132): a new claim has 1 year from date of loss; a supplemental claim has 18 months from date of loss — not from discovery. NFIP flood: proof of loss is due 60 days from date of loss — usually the shortest fuse on the board. Worked example, Hurricane Isaias (date of loss Oct 9, 2026): new claim by Oct 9, 2027 · supplement by Apr 9, 2028 · NFIP proof of loss by Dec 8, 2026.

Spun from Restoration Intel: “Scope the Storm That Actually Hit: Treefall, Pull-Off, and the 25 Percent Rule,” “After Isaias: The Claims Clock, the Wind/Flood Split,” and “The GM in a Storm Event: Your First 72 Hours” (restorationintel.com). Code and statute references are quoted from those articles: 2023 Florida Building Code, Existing Building §§706.1.1, 707.3.2; Fla. Stat. §§553.844(5), 627.4025, 627.701, 627.70132. Florida-specific where the card says Florida — verify your own state's rules before scoping to them. Free from Restoration Intel — the gift copy. The full Storm Scope Kit at restorationintel.com.