Wind, Hail, Roof Breach & Structural Collapse Losses: Damage Evidence & Forensic Photography Rules

Canonical Web Version: https://restorationintel.com/wind-hail-roof-breach-structural-collapse-losses-damage-evidence/

Direct Answer: Forensic photography on wind, hail, and roof-breach contents claims must prove the physical causation chain—connecting the exterior roof or window breach to overhead collapse debris, moisture meter readings, embedded glass or plaster dust, and legible item model plates—before emergency cleanup or tarping erases the evidence.

Field Benchmark & Decision Matrix

Storm Damage Scenario	Wide Context Requirement	Macro Evidence Detail	Quantitative / Spec Proof	Common Documentation Gap
Roof Breach & Ceiling Collapse	Wide corner shot showing open rafters, hanging drywall, and furniture buried below	Close-up of wet fiberglass, lath nails, and gypsum chunks resting directly on item	Moisture reading on furniture core + photo of manufacturer label or maker's mark	Clearing fallen drywall before photographing its impact on tables and sofas
Skylight / Hail Glazing Failure	Angle capturing shattered overhead skylight well and glass-covered floor/table below	Raking-light macro of etched finishes and tempered glass pellets inside fabric pleats	Laser/tape measurement of shard scatter radius + appliance/furniture model tag	Vacuuming glass off rugs and chairs before proving shard impregnation
Window-Blowout Windblown Rain	Frame showing broken window sash, torn blinds, and horizontal splash arc across room	Moisture staining on backside of draperies, electronics rear vents, and wood backing	Pinless/pin meter readout showing elevated MC on wall-side furniture panels	Photographing only dry-facing front of sofa while missing rain-soaked rear frame
Attic-Runoff Water Migration	Shot linking stained/collapsed ceiling seam to standing puddles around furniture legs	Close-up of dark runoff tidelines, shingle grit, or insulation binder residue	Timestamped photo of hygrometer/RH reading + water-source pathway notes	Submitting wet-carpet shots without proving attic contamination turned water Cat 2/3
Wind-Scattered Yard / Porch Assets	Wide view of collapsed patio cover, fence gap, or debris field where items landed	Close-up of impact fractures, mud/grit abrasion, and twisted metal frames	Counted lot photo with numbered markers matching inventory schedule lines	Disposing of mangled patio sets during tree clearing with zero item photos
Pre-Disposal Non-Salvageables	Staged lineup photo of tagged total-loss items beside room origin marker	Close-up of disqualifying defect (swollen MDF, mold spots, split piano bridge)	Clear shot of SKU/serial sticker or hardware stamp + handwritten item ID tag	Tossing soaked boxes or ruined beds before desk adjuster signs off or sees proof

Practitioner Operational Takeaways

• Capture wide orientation shots linking the roof breach, failed skylight, or broken window directly to the contents fall and splash zone below.

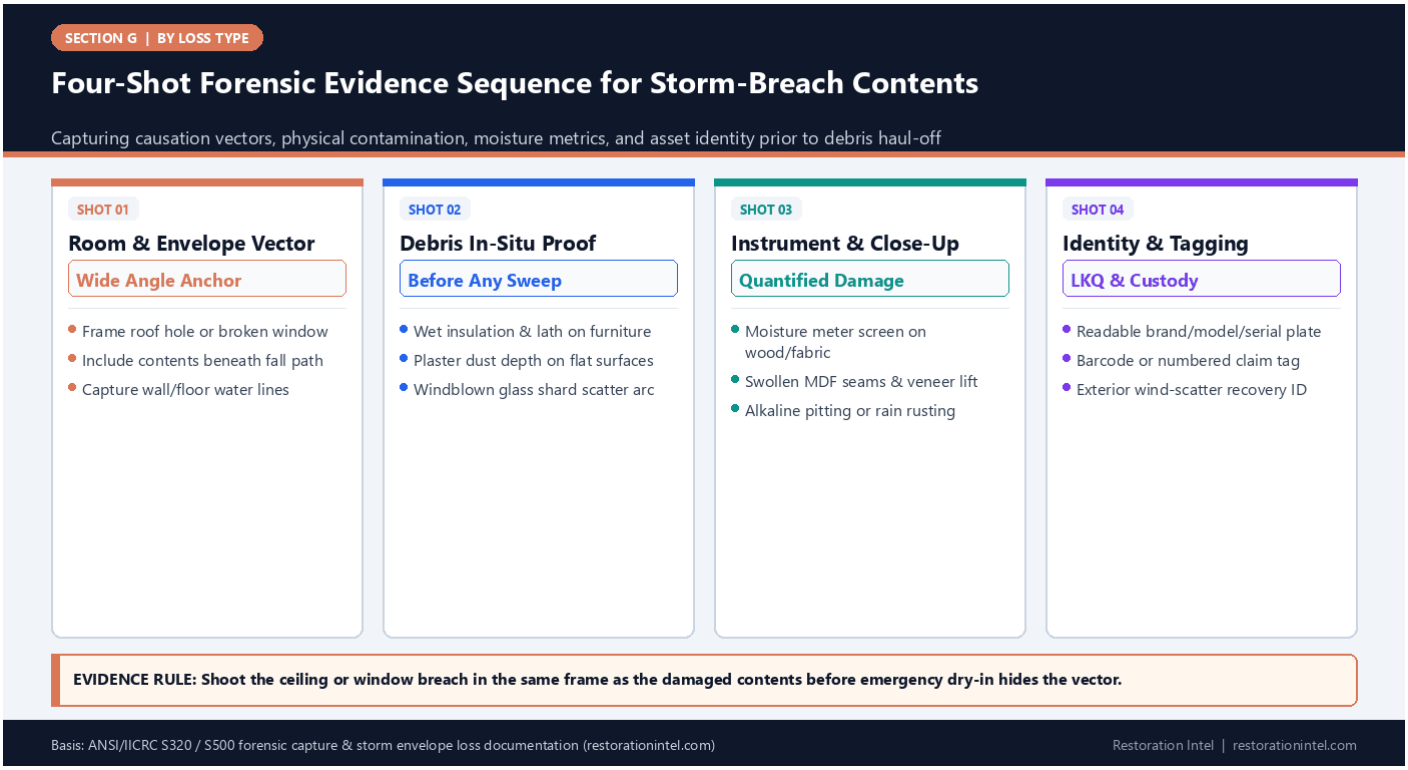
• Shoot undisturbed in-situ collapse debris, wet insulation, plaster dust, and glass shards using raking light before any sweeping or HEPA vacuuming begins.

• Photograph calibrated moisture-meter readings directly against affected wood panels, upholstery frames, and rug backings with readable LCD digits.

• Dry-brush loose plaster dust off appliance and electronics rating plates and verify legible off-axis photos of model and serial numbers.

• Photograph all non-salvageable contents in numbered pre-disposal lineups—plus retained dry law tags or serial badges—prior to dumpster haul-off.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/wind-hail-roof-breach-structural-collapse-losses-damage-evidence.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **ANSI/IICRC S500 Water Damage Standard:** https://iicrc.org/s500/

• **Insurance Institute for Business & Home Safety (IBHS):** https://ibhs.org/

• **Cotality (CoreLogic) Property Intelligence:** https://www.cotality.com/