Hurricane Public Adjuster Georgia: 24-Hour Evidence Plan

A practical 24-hour documentation sequence for property owners

A calmer Atlantic season does not create a low-risk claim file. NOAA's August 2026 update says a below-normal season is most likely, yet it still calls for 7 to 13 named storms, 2 to 6 hurricanes, and as many as 2 major hurricanes. For a property owner considering a hurricane public adjuster georgia, the practical question is not whether the basin is busier than average. It is whether the building's condition can still be proved after tarps, cleanup crews, drying equipment, and urgent repairs begin changing the scene.

The first 24 hours should produce a usable chain of evidence, not a folder of unexplained photos. Safety and loss mitigation come first. Documentation follows alongside that work whenever conditions allow. The goal is a record that lets a new reviewer understand what happened, where damage appeared, what changed, and which decisions still need support.

Hour 0-2: Protect people and preserve context

Do not enter a room with standing water near electrical equipment, a suspected gas leak, unstable roofing, falling materials, contaminated water, or other immediate hazards. Call emergency services or qualified professionals when the condition requires it. Once the area is safe, take exterior and interior overview photographs before moving belongings or removing materials.

Start wide. Photograph the street approach, every side of the structure, rooflines visible from the ground, trees, fencing, detached structures, doors, windows, and drainage paths. Indoors, photograph each affected room from several corners. Then move closer to water lines, impact points, stains, torn materials, cracked finishes, damaged contents, and temporary protection. This sequence turns individual images into a map.

Create a short spoken video walk-through. Name the date, room, direction, and visible condition without guessing about coverage or cause. Save the original files. Edited copies may help a presentation later, but the untouched images preserve timestamps and context.

Hour 2-6: Open the claim and build a timeline

Notify the insurer or agent promptly and record the claim number, assigned contact, inspection process, requested forms, and instructions for emergency work. Georgia's Office of the Commissioner of Insurance and Safety Fire advises consumers to keep detailed claim records and contact its Consumer Services Division when help with claim handling is needed.

Build one timeline with columns for date, time, person, event, document, promise, and next follow-up. Include the first observed damage, weather alerts, evacuation or access limits, temporary repairs, contractor arrivals, inspections, estimates, payments, and written coverage responses. After an important phone call, send a factual recap and invite corrections. A chronological log prevents critical details from being scattered across text messages and inboxes.

The National Hurricane Center reported no active Atlantic tropical cyclones on September 17, 2026. That snapshot can change quickly, and it does not erase local wind, rain, tree, or flood losses from other systems. Use official alerts to document timing, but pair them with property-specific evidence.

Hour 6-12: Separate damage categories

Storm losses often contain several questions at once. Wind may damage a roof covering, water may enter afterward, a tree may strike an exterior wall, utility failure may stop a sump pump, and surface water may reach a lower level. Similar wet materials can involve different facts, policies, deductibles, limits, or exclusions.

Do not force every condition into one label. Create separate folders for roof and exterior, interior water, contents, trees and debris, temporary protection, additional living expense, and other affected categories. Record what was observed, not an unsupported conclusion. If someone identifies a cause, save the report and credentials behind that opinion.

Ready.gov recommends documenting and insuring property before disasters, including inventories and financial records. After a loss, those pre-event records can establish ownership, condition, and features that no longer appear clearly in post-storm photographs. Real-estate listings, maintenance photos, manuals, receipts, and cloud photo libraries may help reconstruct missing details.

Hour 12-18: Turn cleanup into evidence

Emergency work can be necessary before every reviewer arrives. Ask mitigation and repair contractors for dated photographs, moisture readings, room labels, measurements, equipment logs, material samples when safe and appropriate, disposal notes, and an explanation of why each urgent action could not wait. Keep emergency mitigation separate from permanent repair estimates.

Inventory damaged contents by room. Record item, brand, model, serial number, approximate age, quantity, pre-loss condition, photo reference, and whether the item was retained, cleaned, stored, or discarded. Photograph labels on appliances and electronics. If disposal is required for health or safety, document the item and reason first whenever possible.

Save every receipt, including tarps, boarding, pumps, drying, storage, lodging, meals that exceed normal costs, transportation, and debris handling. A receipt proves a purchase; a short note explains why it relates to the loss.

Hour 18-24: Compare scope, not just totals

When estimates arrive, compare them by room, assembly, measurement, quantity, material grade, labor step, access work, taxes, code-related item, and supporting evidence. Two bottom-line totals can differ for reasons that are invisible until line items are aligned. Mark each difference as supported, missing, pending inspection, or requiring a policy answer.

Create a paid-pending-disputed table. Paid items show the accepted category and amount. Pending items name the missing document or scheduled inspection. Disputed items identify the exact room, line, quantity, price, or coverage question. This is more actionable than saying an estimate is too low.

A Georgia hurricane claim evidence review should receive the policy, declarations, claim correspondence, timeline, photo index, videos, mitigation records, contents inventory, estimates, receipts, payment letters, and the open-item table. Keep the handoff focused: lead with the three decisions that need attention, then attach the evidence supporting each one.

Choose professional help with clear boundaries

A public adjuster represents the policyholder rather than the insurer, but the title alone does not answer every screening question. Verify current licensing through the appropriate state authority. Read the written contract, fee terms, services, cancellation provisions, communication responsibilities, and any financial relationships with contractors or other vendors.

Ask who will perform the daily work, how often the file will be updated, which documents are still missing, and how recommendations will be tied to the policy and physical evidence. Engineers, attorneys, contractors, accountants, and adjusters have different roles. Strong claim organization keeps those roles clear and helps each professional answer the right question.

Keep the file usable after the first day

The 24-hour plan is a starting line. Continue the same routine after every inspection, estimate, repair discovery, payment, or written decision. Name files consistently, store copies in more than one place, and maintain an index so a new reviewer can find the relevant evidence without opening hundreds of files.

NOAA notes that seasonal forecasts cannot predict the number or intensity of landfalls for a specific location weeks or months in advance. Property owners need the same discipline in reverse: broad storm information provides context, while the claim succeeds or fails on site-specific facts. Preserve those facts early, label every change, and make each open question traceable to a room, document, and next owner.

Sources reviewed

NOAA Climate Prediction Center - 2026-08-06
https://www.cpc.ncep.noaa.gov/products/outlooks/hurricane.shtml
The updated outlook gives a 75% chance of a below-normal Atlantic season, with 7-13 named storms, 2-6 hurricanes, and 0-2 major hurricanes; August-October remains the peak window.

NOAA Atlantic Oceanographic and Meteorological Laboratory - 2026-06-02
https://www.aoml.noaa.gov/how-does-el-nino-impact-atlantic-hurricane-season/
Explains how El Nino-related wind shear can suppress Atlantic organization, especially later in the season.

National Hurricane Center - 2026-09-17
https://www.nhc.noaa.gov/
The current Atlantic status showed no active tropical cyclones at the time checked.

Georgia Office of the Commissioner of Insurance and Safety Fire - accessed 2026-09-17
https://oci.georgia.gov/insurance-resources/insurance-claim-tips
Provides claim-record and consumer-assistance guidance, including escalation to Consumer Services when needed.

Ready.gov - current federal guide, accessed 2026-09-17
https://www.ready.gov/sites/default/files/2020-03/ready_document-and-insure-your-property.pdf
Recommends documenting and insuring property, keeping inventories, and preserving financial records before a disaster.