

FREE CHECKLIST · TENNESSEE

Severe Weather Prep and Claims Checklist for Middle Tennessee

Middle Tennessee sees spring and fall severe storms, hail, tornadoes, and flash flooding. This checklist covers what to review on your policy now, what to prepare before storm season, and what to do after damage.

Quick takeaway

- Review wind and hail deductibles before storm season, not after.
- Flood is usually excluded from home and renters policies, and new NFIP policies generally have a 30-day waiting period.
- After a storm, stay safe first, then document damage and prevent further damage if you can do so safely.

Review your policy now

- ☐ Find your deductible, and any separate wind or hail deductible.
- ☐ Check whether your roof is paid at replacement cost or actual cash value.
- ☐ Ask whether flood insurance makes sense for your home or rental. New NFIP policies generally take 30 days to start ([FloodSmart](#)).
- ☐ Consider water backup coverage.
- ☐ Check comprehensive coverage on your cars for hail and falling trees.
- ☐ Check additional living expenses limits.

Before storm season

- ☐ Make or update your [home inventory](#).
- ☐ Build an emergency kit (see [Ready.gov](#)).
- ☐ Sign up for weather alerts and follow the [National Weather Service in Nashville](#).
- ☐ Trim dead limbs near the house and clean gutters.
- ☐ Save your policy number and claims phone number on your phone.

After the storm

- ☐ Make sure everyone is safe. Stay away from downed power lines.
- ☐ Take photos and video of damage before cleanup.
- ☐ Make temporary repairs to prevent further damage, like a tarp, if it's safe, and keep receipts.

- ☐ Report the claim to your insurer as soon as you can.
- ☐ Be careful with door-to-door contractors. Check licensing and get written estimates.
- ☐ Keep a log of calls, adjuster visits, and expenses.

Hiring a contractor after a storm

For larger jobs, Tennessee requires contractors to be licensed (see the [Board for Licensing Contractors](#)), and Davidson and Rutherford counties are among those requiring a home improvement license for residential remodeling of \$3,000 to \$24,999 ([details](#)). Ask for a certificate of insurance before work starts.

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