



A DO IT YOURSELF (DIV) WIND INSPECTION

The most effective way to address storm damage is to prevent it from occurring. Insurance companies encourage you to take steps to protect your home and family. While it is best to hire a licensed contractor to assess your structural needs; below are three steps to follow for a DIV Wind Inspection.

STEP 1: INSPECT ROOF SHAPE

The shape of your roof will impact how your home will sustain high powered winds. There are two main roof shapes: hip and gable. A hip-shaped roof is naturally more wind resistant than the gable-shape. If you have a gable-shaped roof, you should consider adding additional support. Visit







the Insurance Institute for Business & Home Safety at www.DisasterSafety.org for more information on bracing gable-shaped roofs.

STEP 2: INSPECT ROOFING

Look for signs of deterioration on your roof. Check to see if the roof covering is sufficiently attached to the roof decking. Shingles or roof coverings are the first line of defense in a storm but tend to breakdown over time due to exposure. If deterioration has occurred, consider installing wind-rated shingles.

While in your attic, examine your roof decking with a flashlight, look for leaks and pay special attention to trusses and the area between the decking. If holes are found, repair them immediately. Examine roof decking connections, such as nails and roof-to-wall connections. If the nails are poking through the decking, it may be improperly nailed or the roof covering is insufficiently connected to the decking. Seeing a few nails or "shiners," is normal; however, if there are no nails, the roof may be improperly attached and will need to be addressed immediately before a high-wind event.

STEP 3: INSPECT WINDOWS, DOORS AND GARAGE DOORS

First, determine the wind impact rating of your windows by reviewing the installation paperwork. If windows are not impact resistant, plan to install high wind-rated shutters.

Examine doors to ensure they can withstand the elements during a storm. Examine all of the hinges, seals, screws and threshold. Use shutters if necessary. If a door swings outward, it is more resistant to wind. If you have double-doors, they are more susceptible to wind damage. Make sure flush bolts are in the threshold at least one inch.

The garage door is the largest opening and is most susceptible to wind damage. Check the door itself for any imperfections, including the track, wheels and rollers. Remember to examine all windows in the garage door to ensure they are sealed and water-tight. Check your garage door to see if it is wind rated. If not, bracing the door, as well as using shutters are options to help make it stronger.



STORM SHUTTERS

