



WARREN

Wind & Water Investigation Tips

By Jeffery H. Warren, Ph.D., P.E., CSP

Research local newspapers and/or check with the local weather service, the U.S. Weather Bureau or other agencies to determine the specific data relative to the storm. Information may also be obtained from the Federal Emergency Management Agency meteorologist at telephone (202) 566-1600.

(When damage was caused by a hurricane)

Record:

- Highest wind speed
- Barometric pressure and storm surge
- Amount of rainfall
- Tidal heights
- Wave heights
- Check and record the timing and duration for each

Record the distance and direction of the insured risk relative to the eye of the storm. Remember that the waves are higher to the right of the storm's path.

Research and record site conditions:

- Original ground elevation
- Distance from body of water
- After-storm ground elevation or other indications of scour
- Amount and type of storm debris

Canvas the neighborhood for eyewitnesses and take their recorded or signed statements.

Measure and record how many feet the debris line is from the shoreline. Describe the topography in detail.

Determine and record a complete description of the damaged or demolished building, including the type of construction, whether elevated (if elevated with an enclosure, be sure to indicate the type of enclosure - breakaway wall, open lattice work, etc.), number of floors (including basement), roof covering and pitch, windows, carports, etc., and the building's relative position to the wind. Also include a description of the foundation type (i.e., piles, piers, etc.) and damage.

Photograph (close-up) the remains of connectors or tie downs. Describe the size, type, and method of installation.

Document where evidence suggests the insured risk was not built as securely as neighboring buildings. Check local building codes to determine if a building violation has occurred. Document the age of the building and the effective dates of the building codes.

Check for and photograph:

- Debris line.
- Houses and objects adjacent to the insured risk. If damage appears to be different from that of the insured risk, determine why and record it in the claim files.
- Wind-caused openings in the building.
- Missing roof shingles.
- Watermarks on both the exterior and interior walls and ceilings of the building, and on nearby trees or fence posts.
- Uprooted trees or trees snapped off at a high level.
- Severe erosion (water) such as leaning pilings or houses "nosed down" in the ground. Remember (wind) leaning or bent pilings can also occur when a building is pushed over by the wind forces or blown off the pilings.