

Engineer Launches Free Tool to Prevent Hurricane Insurance Claim Denials

HurricaneInspections.com offers homeowners a DIY tool that helps homeowners prove hurricane damage isn't pre-existing.

TAMPA, FL, UNITED STATES, April 2, 2026 /EINPresswire.com/ -- After completing more hundreds



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Enrique Lairer, PE

of storm damage investigations and serving as expert witness in property insurance disputes, a licensed Professional Engineer has identified a pattern that costs homeowners billions of dollars annually: the lack of pre-storm property documentation.

Today, HurricaneInspections.com launches a free Pre-Storm Baseline Report tool designed to solve this problem. The tool walks homeowners through a guided process to

photograph and document every area of their property: roof, exterior walls, windows, interior ceilings, attic spaces, fences, and outdoor structures, generating a timestamped PDF report that serves as dated evidence of the property's condition before a storm event.

The Problem: “Pre-Existing Damage” Is the Insurance Industry’s #1 Defense

When homeowners file [hurricane damage claims](#), whether a flood insurance claim or a wind damage claim, insurance companies routinely argue that the damage was pre-existing; attributing storm damage to wear and tear, age-related deterioration, or deferred maintenance. This “date of loss” argument is one of the most common reasons claims are reduced, delayed, or denied outright.

“In my experience across hundreds of investigations and expert witness testimony, roughly 70% of claims that end up in litigation involve some form of the pre-existing damage argument,” said the founder of HurricaneInspections.com, Enrique Lairer PE. “The homeowner has photos of the damage, but nothing to prove the damage wasn’t already there. That gap is entirely preventable.”

The Solution: A Free, 20-Minute Baseline Report

The Pre-Storm Baseline Report tool guides homeowners through six critical documentation areas:

- Roof: ground-level and on-roof photos (if safely accessible)
- Exterior: all four sides of the house, foundation, soffits
- Windows, Doors & Framing: caulking, seals, and sills proving no water intrusion
- Interior Walls & Ceilings: every room, proving no active leaks or stains
- Attic: the most critical section: roof deck, rafters, insulation showing dry conditions
- Fences, Structures & Outdoor: every fence section, detached structures, screen enclosures

For each section, homeowners rate the current condition, add notes about any existing wear, and attach timestamped photographs. The tool generates a professional PDF report that can be saved with insurance documents, stored in the cloud, or emailed as a dated record.

The entire process takes approximately 20–30 minutes. All data stays entirely on the homeowner’s device: nothing is uploaded to any server.

Why This Matters: The Before-and-After Evidence Strategy

The baseline report is designed as the first half of a before-and-after evidence package. When paired with a post-[storm damage report](#) (available through HurricaneInspections.com’s \$9.99 AI-Enhanced Documentation System), homeowners have comparative documentation that eliminates the insurance company’s most common defenses:

- Roof damage: baseline shows intact shingles; damage report shows missing shingles after storm
- Water intrusion: baseline shows clean, stain-free ceilings; damage report shows new water stains
- Attic condition: baseline shows dry roof deck and insulation; damage report shows active leaks
- Structural damage: baseline shows intact exterior; damage report shows cracks and separation
- [Flood damage](#): baseline shows dry finishes; damage report shows flood waterline stain

“Cases with before-and-after documentation settle faster and at higher values,” the founder noted. “The evidence doesn’t leave room for the insurer’s typical defenses. This is exactly the kind of documentation I wish every homeowner had brought to me during my investigations.”

Hurricane Season 2026

Atlantic hurricane season runs from June 1 through November 30. Early forecasts for 2026 suggest another active season. The tool is available now at HurricaneInspections.com, giving homeowners time to complete their baseline documentation before the first storm threatens.

Homeowners are encouraged to update their baseline annually or after any significant property improvements.

About HurricaneInspections.com

HurricaneInspections.com is a storm damage documentation toolkit created by the team at Oasis Engineering, a licensed Professional Engineering firm.

The platform provides homeowners with guided tools to organize property documentation for insurance purposes. Products include a free printable inspection checklist, a free pre-storm baseline report tool, and a \$9.99 storm damage report. All tools are organizational aids: not licensed inspections, legal, insurance or engineering advice.

For licensed engineering assessments, visit [OasisEngineering.com](https://www.OasisEngineering.com).

For wind calculation services, visit [WindCalculations.com](https://www.WindCalculations.com).

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