

# As a Record-Breaking Storm Season Drives Billions in Damage, Engineer Offers Homeowners DIY Tools for Insurance Claims

*Free before-storm photo tools plus official NOAA weather data for a homeowner's exact address: the two-part evidence that defeats claim denials.*

TAMPA, FL, UNITED STATES, June 25, 2026 /EINPresswire.com/ -- The 2026 storm season has already proven historic. Tropical Storm Arthur made landfall in Texas in June and unleashed record-breaking flooding across Louisiana, while the Midwest endured one of its most active tornado stretches on record. As affected homeowners begin the difficult process of filing insurance claims, a licensed Professional Engineer is offering a free set of tools designed to prevent the single most common reason those claims get reduced or denied.

After hundreds of storm-damage investigations and years serving as an expert witness in property insurance disputes, Enrique Lairet, PE, founder of HurricaneInspections.com, identified a pattern that costs homeowners billions of dollars every year: they can prove they have damage, but they can't prove a storm caused it.

The problem: "pre-existing damage" is the insurance industry's #1 defense.



[hurricaneinspections.com](https://hurricaneinspections.com)

## Hurricane Inspections





Most homeowners have photos of the damage, what they don't have is proof a storm caused it. We built tools that close that gap for the price of a pizza, not the thousands an expert report costs."

*Enrique Lairet, PE*

When homeowners file hurricane and storm damage claims, insurers routinely argue that the damage was pre-existing — attributing it to wear and tear, age, or deferred maintenance rather than the storm. This "date of loss" argument is one of the most frequent reasons claims are delayed, reduced, or denied.

"In my experience across hundreds of investigations and expert-witness testimony, the fight almost always comes down to two questions: was there really a storm, and was the damage already there?" Lairet said. "Official weather data answers the first. Dated before-photos answer the

second. Until now, homeowners rarely had either."

The solution: the same two-part evidence an expert builds — done yourself.

HurricaneInspections.com gives homeowners both halves of that evidence package:

The first half is a [weather verification report](#). A homeowner enters their property address and the storm date, and the tool pulls certified data from official NOAA, NWS, and ASOS weather stations — documenting the peak wind speeds, gusts, rainfall, hail, and storm surge measured at their specific location. This is the same official data insurance adjusters and engineers reference, and it directly counters the common claim that "the wind wasn't strong enough." Reports are available for \$29.

The second half is documentation of the property itself. A free [Pre-Storm Baseline tool](#) walks homeowners through photographing every area of their home — roof, exterior, windows, interior ceilings, attic, fences, and outdoor structures — generating a timestamped PDF that proves the property's condition before a storm. After a loss, a guided [Storm Damage Documentation Kit](#) (\$10) captures the after. All photo data stays entirely on the homeowner's device; nothing is uploaded to a server.

"Cases with before-and-after documentation and official weather data settle faster and at higher values," Lairet noted. "The evidence doesn't leave room for the insurer's typical defenses. This is exactly the documentation I wish every homeowner had brought to me during my investigations — and now they can build it themselves, before they ever need a professional."

Free storm alerts so homeowners know when to act.

HurricaneInspections.com also offers free email alerts: homeowners enter their ZIP code and receive a notification the morning after NOAA confirms damaging wind, hail, or a tornado near their area — based on confirmed reports, not forecast hype — so they can document damage

while the evidence is fresh.

2026 season context.

The Atlantic hurricane season runs June 1 through November 30, and 2026 has opened as an unusually active and destructive year across both the coasts and the interior United States. Homeowners are encouraged to complete a free baseline now — and to update it annually or after any significant property improvement, such as a new roof.

The free tools and the \$29 report are available now at [HurricaneInspections.com](https://HurricaneInspections.com).

About [HurricaneInspections.com](https://HurricaneInspections.com)

[HurricaneInspections.com](https://HurricaneInspections.com) is a storm-damage documentation toolkit built by a licensed Professional Engineer with 250+ forensic storm investigations and expert-witness experience. Its products include a free printable inspection checklist, a free Pre-Storm Baseline report tool, a \$10 Storm Damage Documentation Kit, and the \$29 StormProof™ Complete weather verification report. All tools are organizational and documentation aids — not licensed inspections, and not legal, insurance, or engineering advice. For licensed engineering assessments, visit [OasisEngineering.com](https://OasisEngineering.com).

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