



TORNADO DAMAGE RESTORATION

A complete guide to rebuilding after a tornado — emergency stabilization to finished rebuild

PREPARED BY · TAYLOR EXTERIORS & CONSTRUCTION

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FROM THE OWNER

The Most Complex Work We Do

Iowa sits in the heart of tornado country. When a tornado touches down near a neighborhood, the damage can range from a few missing shingles to complete structural loss — and the response has to match the scope. A lot of contractors can replace a roof. Far fewer are equipped to manage a full structural rebuild as a single project with a single point of accountability.

That is what we offer. And when the worst happens, that matters.

— Sam Taylor, Owner



What to Do Immediately After a Tornado

1. Confirm the property is safe to enter.

Do not re-enter until cleared by authorities or a structural professional. Compromised load-bearing walls can fail without warning. If you smell gas, call your utility provider.

2. Document everything before any cleanup.

Photograph and video every area of damage — inside and out — before anything is touched. This documentation is the foundation of your insurance claim.

3. Secure the property immediately.

Exposed roof decking, broken windows, and open wall sections need emergency tarping and board-up to prevent additional water intrusion. We can mobilize quickly.

4. File your insurance claim.

Contact your insurance company as soon as possible. After a widespread event, adjuster schedules fill fast — file early.

5. Do not sign anything with an unknown contractor.

Do not sign a contract or assignment of benefits until you have verified credentials and consulted with your insurance company.



SCOPE OF RESTORATION

We Handle the Complete Rebuild — Exterior and Interior

Tornado damage does not respect the boundary between inside and outside. We manage the full restoration under one contract, one project manager, one point of accountability — no coordinating multiple contractors yourself.

EXTERIOR

- ✓ Roofing — full replacement & sheathing
- ✓ Siding — LP SmartSide, vinyl, cedar
- ✓ Soffit, fascia & gutters
- ✓ Windows & exterior doors
- ✓ Garage doors
- ✓ Decks & exterior structures
- ✓ Chimney & masonry repair
- ✓ Exterior insulation systems

INTERIOR

- ✓ Structural framing & wall repair
- ✓ Load-bearing & structural assessment
- ✓ Insulation — walls, attic, crawlspace
- ✓ Drywall installation & finishing
- ✓ Interior doors & trim
- ✓ Painting — interior & exterior
- ✓ Flooring
- ✓ Kitchen & bath reconstruction

OUR PROCESS

How We Manage a Tornado Restoration

01**Emergency Stabilization**

We secure the property first — tarping, board-up, and temporary structural support. The goal is stopping additional damage while the claims process begins.

02**Full Damage Assessment**

Thorough inspection of the entire property — structure, roof, walls, foundation, and all exterior components — with complete photographic documentation.

03**Insurance Documentation & Adjuster Support**

We prepare comprehensive documentation and attend the adjuster visit. Our goal is to make sure the approved scope reflects the true extent of the damage.

04**Structural Engineering Coordination**

For significant structural damage, we coordinate with licensed structural engineers for documentation required by your insurer and local building department.

05**Complete Project Planning**

Full restoration plan — sequencing interior and exterior work, coordinating trades, managing material lead times. One project manager throughout.

06**Full Restoration & Inspections**

We execute the complete restoration — framing to finish — managing all trades, permits, and inspections through final sign-off.

07**Final Walkthrough & Warranty**

We walk every room, inside and out, before closing out. All workmanship backed by our warranty. Materials carry full manufacturer warranties.

INSURANCE GUIDANCE

Navigating a Tornado Insurance Claim

A tornado claim is typically more complex than a standard hail or wind claim. The damage is more extensive, documentation requirements are greater, and the rebuild takes longer.

Tornado damage is covered under wind/storm.

Most homeowner's policies cover tornado damage under wind and storm peril. Review your deductible carefully — some policies have a percentage-based wind/hail deductible.

Additional Living Expense (ALE) coverage.

If your home is uninhabitable, ALE coverage reimburses temporary housing and related costs. Save all receipts.

Your belongings are covered separately.

Furniture, electronics, clothing, and personal items are covered under the personal property portion of your policy. Document every loss with photos and receipts.

Expect a multi-payment process.

Large tornado claims are often paid in stages — initial payment, progress payments, and final payment upon completion.

Supplements are common and normal.

Additional damage discovered once demolition begins is routine. We document and submit supplements on your behalf throughout the project.

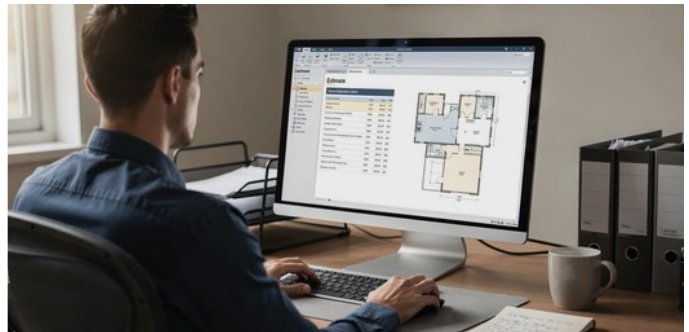
You have the right to dispute an incomplete scope.

If your insurer's approved scope doesn't match what we find, you have the right to request a re-inspection or invoke the appraisal process in your policy.

■ Protect Yourself From Post-Tornado Contractors

After a major tornado, the out-of-state contractor surge is more aggressive than after any other event. Assignment of Benefits (AOB) agreements — where you sign over your insurance rights — can put you in a very difficult legal and financial position. Never sign an AOB or any contract before consulting with your insurance company. Always verify Iowa licensing, insurance, and local references.

A trustworthy contractor will never pressure you to sign on the spot.





FAQ

Common Questions After a Tornado

Q: My home is completely destroyed. Can you handle a full rebuild?

Yes. We manage complete rebuilds — structural framing, roofing, siding, insulation, drywall, interior finishes, windows, and doors. One contract, one point of accountability.

Q: How quickly can you be on-site?

Typically within 24 hours for emergency assessment and tarping, depending on event scope.

Q: What if I am displaced and can't be on-site during the restoration?

We manage the project whether you are present or not, with regular photo updates and direct phone access to walk you through key decisions.

Q: Do I need permits for tornado restoration work?

Yes. We pull all required permits and schedule all inspections — you do not have to manage this yourself.

Q: How long does a full tornado restoration take?

Partial damage: 4–8 weeks. Full structural rebuilds: 4–8 months depending on scope and permit timelines.

Q: Can I make upgrades or changes during the rebuild?

Absolutely. Insurance covers like-for-like. Upgrades are billed separately and clearly separated from insurance-covered work.

Q: What if mold is discovered during demolition?

We coordinate with trusted remediation partners in Des Moines so you are not managing separate contractors.



When the Storm Iears, We Show Up.

If your home has been damaged by a tornado in the Des Moines area, call us. We will come out, secure the property, and walk you through exactly what the restoration process looks like. No pressure, no hard sell — just an honest assessment from a locally owned contractor who will be here long after the storm chasers have moved on.

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Hours: Monday–Friday 7am–6pm · Emergency calls 24/7

- ✓ Iowa Licensed & Insured
- ✓ Locally Owned & Operated — Des Moines
- ✓ Full Interior & Exterior Restoration — Complete Rebuilds
- ✓ Emergency Tarping & Board-Up Available
- ✓ Insurance Claim Documentation & Adjuster Support
- ✓ Workmanship Warranty on All Work