

Storm-Damage HVAC Checklist

After a Birmingham thunderstorm or tornado, your outdoor unit may look fine and still be damaged. Here's the inspection -- and exactly what to photograph for insurance.

WHO IT IS FOR

Birmingham metro homeowners who just rode out a storm and need to know whether the AC is safe to run.

WHAT IS INSIDE

Pre-restart inspection (8 points), insurance photo checklist, common storm-damage failure modes, what to call before doing, and the 4-week post-storm monitor list.

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Read online: <https://afterhourshvacr.com/downloads/storm-damage-hvac-checklist/>

Don't restart yet

After a storm -- thunderstorm, tornado, straight-line winds, hail -- the first impulse is to flip the breaker and check that the AC works. Don't. The outdoor unit just took the same beating the rest of your yard did. Five minutes of inspection now saves a week of headaches.

Step 1 -- Visual scan of the cabinet

Walk around the outdoor unit. Note:

- * Dents in the cabinet (large branch impacts, hail bruising)
- * Anything obviously bent (fan grille pushed in, side fins flat)
- * Anything missing (top fan grille blown off, side panel gone)
- * Position -- has the unit shifted off its concrete pad? Is the pad cracked or tilted?
- * Photograph each angle of the unit before touching anything

Step 2 -- Coil and fin inspection

The aluminum fins on the outside of the cabinet are fragile. Hail and debris bend them flat.

- * Look at the fins from every side
- * Any extensive flattening (more than a few square inches) = airflow problem
- * Any deep dents to the underlying copper coil = potential refrigerant leak risk
- * Photograph the worst areas with a quarter or hand for scale

Step 3 -- Fan blade check

Through the top grille, look at the fan blades:

- * Any bend or warp to the blades
- * Anything sitting on top of the blades (branches, debris)
- * Visible damage to the motor shaft
- * A bent fan blade running at 1100 RPM destroys bearings and the motor in days
- * Do NOT spin the fan by hand -- if anything is bent, you can damage the motor

Step 4 -- Disconnect box inspection

The disconnect is the gray weatherproof box on the wall next to the outdoor unit. Open it carefully (it may still have water in it).

- * Water inside the box
- * Visible burn marks on the fuse block or pullout
- * Loose or hanging wires
- * Photograph contents
- * If there is water inside, do NOT push the disconnect back in. Leave power off

Step 5 -- Indoor air handler check

Walk to the indoor air handler (attic, closet, or basement):

- * Any water damage on or around the cabinet
- * Any visible damage to ductwork at the air handler connection
- * Drain pan -- water level, debris in it
- * Power on the unit -- try only after outdoor and disconnect inspection

Step 6 -- Ductwork visual

Especially in attic-mounted systems:

- * Tree damage to the roof can rip ductwork
- * Wind damage can disconnect flex duct from boots
- * Water intrusion through roof leaks can soak duct insulation
- * Walk the attic if safe; check for daylight, separated joints, sagging duct

Step 7 -- Insurance photo checklist

Before you fix anything, photograph for the claim:

- * Wide-angle shots of the outdoor unit from 4 sides
- * Close-ups of any damage with a quarter or hand for scale
- * Inside of the disconnect box
- * Indoor air handler if any damage
- * Damaged ductwork if visible
- * Date and time stamp on the photos (most phones do this automatically; verify)
- * Note the brand/model/serial of the unit from the data plate (photograph it)

Step 8 -- When to NOT restart

Hold off on restart until a tech inspects if any of these are true:

- * Visible water in the disconnect box
- * Bent fan blade
- * Significant cabinet displacement
- * Visible refrigerant leak (oily wet residue at copper line fittings)
- * Severe coil/fin damage
- * Burning smell at the unit
- * Lightning strike confirmed or suspected in the immediate area

Lightning damage symptoms

Lightning doesn't have to hit the unit directly to fry it. Induction damage can take out the control board, the contactor, the capacitor -- sometimes the compressor. Symptoms:

- * System will not power on at all after the storm
- * Breaker trips immediately when the AC is engaged
- * System runs but indoor air is room temperature
- * Burning smell at the outdoor cabinet
- * Smoke or sparking at the disconnect

Insurance claim -- what your adjuster will ask

Be ready with:

- * Date and time of the storm
- * Date and time you first noticed AC issues
- * Photos (before any repairs)
- * HVAC system age, brand, model (data plate)
- * Tech's diagnostic write-up (after inspection)
- * Original purchase documentation if you have it
- * Most homeowner policies cover storm-damaged HVAC; many specifically exclude lightning damage unless you have a surge-protection rider. Check your policy

4-week post-storm monitor list

After a storm-damaged system is restored or replaced, watch for delayed symptoms over the next 4 weeks:

- * Week 1 -- normal operation? any new noises? compare runtime to pre-storm
- * Week 2 -- energy bill trending normal? indoor humidity normal?
- * Week 3 -- visible refrigerant pressure issue? coil frost?
- * Week 4 -- full normal operation confirmed. If anything is off, call back before warranty windows close

Sources

- * FEMA -- Severe weather preparedness -- [fema.gov](https://www.fema.gov)
- * NWS Birmingham -- Storm and tornado climatology -- [weather.gov/bmx](https://www.weather.gov/bmx)
- * NEMA -- Surge protection for residential equipment -- [nema.org](https://www.nema.org)
- * Insurance Information Institute -- Homeowner claims documentation -- [iii.org](https://www.iii.org)
- * AHRI -- Equipment standards

Disclaimer

This guide is informational. It is not a substitute for licensed HVAC inspection, diagnosis, or service. Conditions vary by home and equipment. Refrigerant work, gas-line work, and high-voltage electrical work require an EPA Section 608 certified technician and a licensed HVAC contractor under Alabama law. When in doubt, call.

No pricing on this site is a quote. No response time is a guarantee. All ranges shown are observed market data, not promises.

About the author

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John has been turning wrenches on Birmingham HVAC systems for 25 years. Alabama HVAC contractor licensed, bonded, and insured. EPA Section 608 Universal certified. He has walked roofs, attics, crawlspaces, and condenser pads across every neighborhood in this metro and has written every guide on this site from the working tech's perspective -- not the salesman's.

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