StormRecord™

Weather Evidence Report

Report Generated
Feb 3, 2026, 10:30 AM EST
ID: SR-2024-10-09-KCLW-1770132602565

STORM CRITERIA ASSESSMENT

VERIFIED: Storm Criteria Met

Severity Level: **SEVERE** • Primary Event: **Rain, Partially cloudy**

SUBJECT PROPERTY

650 Bay Esplanade

Clearwater, FL, 33767

Date of Interest: **October 9, 2024**

Coordinates: `27.9880°, -82.8252°`

DATA SOURCE

NOAA / National Weather Service
Official U.S. Government Source

Weather Station:
Clearwater Executive Airport (KCLW)
4.6 miles from property

VERIFIED WEATHER CONDITIONS

TOTAL PRECIPITATION	MAX WIND GUST	MAX SUSTAINED WIND	TEMPERATURE RANGE
10.35"	**83.0 mph**	**70.1 mph**	**70.2° – 76.4°** Fahrenheit

Purpose of This Report: This StormRecord™ Weather Evidence Report documents verified historical weather conditions for the subject property on the date indicated. The report is intended to support insurance claim review, re-evaluation, or related contractual analysis by providing an aggregated, time-stamped record of meteorological conditions from authoritative sources.

StormRecord™

Weather Evidence Report

Report Generated
Feb 3, 2026, 10:30 AM EST
ID: SR-2024-10-09-KCLW-1770132602565

Official Weather Alerts

Source: National Weather Service (NOAA), CAP Archive

No Archived National Weather Service Alerts Available for This Date

No archived NWS alert records are available for this location and date due to archive retention limits. This does not indicate that no weather event or alert occurred.

Note: The National Weather Service alert archive retains records for approximately 7–14 days. For dates beyond this window, alert records are no longer available from this source.

The Documented NWS Storm Events section below provides official post-event records with longer-term historical coverage; however, these records typically require 90–120 days for NWS verification and may not yet be available for recent events.

StormRecord™

Weather Evidence Report

Report Generated
Feb 3, 2026, 10:30 AM EST
ID: SR-2024-10-09-KCLW-1770132602565

Documented NWS Storm Events

Source: NCEI Storm Events Database (NOAA)

About This Data

The storm events listed below are official National Weather Service post event records documenting confirmed meteorological events within the subject area. These records indicate that a qualifying weather event was observed and recorded by the National Weather Service.

When available, summaries may include regional damage estimates or impact descriptions compiled by NWS offices. These assessments are area level observations and do not represent property specific inspections or determinations.

Data is sourced from NOAA's National Centers for Environmental Information (NCEI).

Flash Flood

Severity: Severe

LOCATION	PINELLAS, FLORIDA
DATE	October 10, 2024 — October 10, 2024
DETAILS	HCA Largo hospital reported flash flooding as a result of heavy rainfall that prompted closure and temporary evacuation.
EPISODE	Hurricane Milton made landfall along the west-central Florida coast near Siesta Key at 7:30 PM EST on October 9th as a major, Category 3 hurricane with maximum sustained winds of 120 mph and a minimum pressure of 954 mb. 2 days prior to landfall on October 7th, Milton reached its peak intensity as a Category 5 hurricane with maximum sustained winds of 180 mph and a minimum pressure of 897 mb, making it the 5th most intense Atlantic hurricane of record in terms of pressure, and the strongest Atlantic hurricane since the 2005 Atlantic hurricane season. Milton would weaken due to an eyewall replacement cycle the following day before reattaining Category 5 status, before a weakening trend ensued early on the 9th and persisted through landfall due to increasing vertical wind shear and dry air. Milton produced wide ranging impacts across the western Florida panhandle from all commonly associated tropical cyclone hazards. Milton produced a widespread swath of wind gusts of 80 to 100 mph across Pinellas, Hillsborough, Manatee and Sarasota counties, affecting the heavily populated Tampa-St. Petersburg metro area along with other large population centers including Bradenton and Sarasota. Wind gusts over 60 mph extended well into southwest Florida and up into the Nature Coast as well. Widespread significant structural and tree damage resulted from the strong winds, leading to numerous power outages that saw a peak of over 3.5 million customers without power. Official storm surge measured by tidal gauges ranged from around 5 to 7 feet above normally dry ground in Sarasota, Charlotte and Lee counties, south of where the center moved ashore; however, peak water levels were estimated to have reached up to 10 feet above normally dry ground per NWS storm surveys

following the storm, with numerous homes and structures damaged or destroyed by the storm surge across coastal Sarasota, Charlotte and Lee counties. Offshore winds north of Milton's center produced blowout tide conditions resulting in lower than normal water levels, which occurred from around Tampa Bay extending northward across coastal Nature Coast locations. Milton produced a widespread swath of heavy rainfall just north of its track across the peninsula, with maximum storm totals of generally 12 to 18 inches and some local totals in excess of 20 inches, spanning from the Tampa Bay area north and east into parts of Pasco, Polk and Sumter counties. These heavy rains resulted in widespread flash flooding and eventually led to moderate to major river flooding, with some river gauge sites establishing new record crests as a result. Prior to landfall, at least a dozen tornadoes impacted west central and southwest Florida as outer rainbands moved across the area, establishing a new record number of tornadoes to affect the area in a 24-hour period. The strongest of these tornadoes were two EF-2 tornadoes, one that tracked through the Fort Myers area, and another that tracked across the Lake Placid area. While the tornadoes were responsible for structural and agricultural damage, only an injury was reported. Milton's overall impacts across the western Florida peninsula resulted in 7 direct fatalities, 4 indirect fatalities, and over $3 billion in insured losses. Over 200 homes were destroyed, with over 2,000 suffering major damage, and 5,000 suffering minor damage. Over 400 businesses were impacted by Milton.

Hurricane

Severity: Severe

LOCATION Pinellas, FLORIDA

DATE October 9, 2024 — October 9, 2024

DETAILS Major structural damage reported to Tropicana Field in St. Petersburg including complete removal of the roof due to winds.

EPISODE Hurricane Milton made landfall along the west-central Florida coast near Siesta Key at 7:30 PM EST on October 9th as a major, Category 3 hurricane with maximum sustained winds of 120 mph and a minimum pressure of 954 mb. 2 days prior to landfall on October 7th, Milton reached its peak intensity as a Category 5 hurricane with maximum sustained winds of 180 mph and a minimum pressure of 897 mb, making it the 5th most intense Atlantic hurricane of record in terms of pressure, and the strongest Atlantic hurricane since the 2005 Atlantic hurricane season. Milton would weaken due to an eyewall replacement cycle the following day before reattaining Category 5 status, before a weakening trend ensued early on the 9th and persisted through landfall due to increasing vertical wind shear and dry air. Milton produced wide ranging impacts across the western Florida panhandle from all commonly associated tropical cyclone hazards. Milton produced a widespread swath of wind gusts of 80 to 100 mph across Pinellas, Hillsborough, Manatee and Sarasota counties, affecting the heavily populated Tampa-St. Petersburg metro area along with other large population centers including Bradenton and Sarasota. Wind gusts over 60 mph extended well into southwest Florida and up into the Nature Coast as well. Widespread significant structural and tree damage resulted from the strong winds, leading to numerous power outages that saw a peak of over 3.5 million customers without power. Official storm surge measured by tidal gauges ranged from around 5 to 7 feet above normally dry ground in Sarasota, Charlotte and Lee counties, south of where the center moved ashore; however, peak water levels were estimated to

have reached up to 10 feet above normally dry ground per NWS storm surveys following the storm, with numerous homes and structures damaged or destroyed by the storm surge across coastal Sarasota, Charlotte and Lee counties. Offshore winds north of Milton's center produced blowout tide conditions resulting in lower than normal water levels, which occurred from around Tampa Bay extending northward across coastal Nature Coast locations. Milton produced a widespread swath of heavy rainfall just north of its track across the peninsula, with maximum storm totals of generally 12 to 18 inches and some local totals in excess of 20 inches, spanning from the Tampa Bay area north and east into parts of Pasco, Polk and Sumter counties. These heavy rains resulted in widespread flash flooding and eventually led to moderate to major river flooding, with some river gauge sites establishing new record crests as a result. Prior to landfall, at least a dozen tornadoes impacted west central and southwest Florida as outer rainbands moved across the area, establishing a new record number of tornadoes to affect the area in a 24-hour period. The strongest of these tornadoes were two EF-2 tornadoes, one that tracked through the Fort Myers area, and another that tracked across the Lake Placid area. While the tornadoes were responsible for structural and agricultural damage, only an injury was reported. Milton's overall impacts across the western Florida peninsula resulted in 7 direct fatalities, 4 indirect fatalities, and over $3 billion in insured losses. Over 200 homes were destroyed, with over 2,000 suffering major damage, and 5,000 suffering minor damage. Over 400 businesses were impacted by Milton.

Hurricane

Severity: Severe

LOCATION Pinellas, FLORIDA

DATE October 9, 2024 — October 10, 2024

DAMAGE Property: $43.0M

DETAILS Surface observations indicate peak wind gusts generally between 80 to 100 mph, with a maximum gust of 101 mph at Albert Whitted Airport at 9:29 PM EST on October 9. Rainfall generally ranged from 10 to 15 inches with a few pockets of 15 to 20 inches over southern and southeastern parts of the county, with a maximum total of 20.4 inches observed near St. Petersburg. Albert Whitted Airport (KSPG) shattered its previous 1-day total rainfall amount with 18.54 inches recorded on October 9, nearly tripling the previous record of 6.93 inches set on September 14, 2001 in association with Tropical Storm Gabrielle. Site records date back to 1998. St. Petersburg-Clearwater International Airport (KPIE) recorded its second-highest 1-day total rainfall amount with 9.18 inches on October 9, behind the record of 9.6 inches set on July 18, 2004. Site records date back to 1998. A peak water level of 1.3 feet above MHHW was measured at Clearwater Beach at 11:24 AM EST on October 9. Peak water levels measured elsewhere along coastal Pinellas County generally ranged around a foot or less above MHHW, although blowout tide conditions were observed with below normal water levels for a period of time. 430 businesses were impacted resulting in an estimated $43 million in damage, while 274 residences were deemed destroyed, 2,285 received major damage, 5,376 received minor damage, and another 4,897 were affected.

EPISODE Hurricane Milton made landfall along the west-central Florida coast near Siesta Key at 7:30 PM EST on October 9th as a major, Category 3 hurricane with maximum sustained winds of 120 mph and a minimum pressure of 954 mb. 2 days prior to landfall on October 7th, Milton reached its peak intensity as a

Category 5 hurricane with maximum sustained winds of 180 mph and a minimum pressure of 897 mb, making it the 5th most intense Atlantic hurricane of record in terms of pressure, and the strongest Atlantic hurricane since the 2005 Atlantic hurricane season. Milton would weaken due to an eyewall replacement cycle the following day before reattaining Category 5 status, before a weakening trend ensued early on the 9th and persisted through landfall due to increasing vertical wind shear and dry air. Milton produced wide ranging impacts across the western Florida panhandle from all commonly associated tropical cyclone hazards. Milton produced a widespread swath of wind gusts of 80 to 100 mph across Pinellas, Hillsborough, Manatee and Sarasota counties, affecting the heavily populated Tampa-St. Petersburg metro area along with other large population centers including Bradenton and Sarasota. Wind gusts over 60 mph extended well into southwest Florida and up into the Nature Coast as well. Widespread significant structural and tree damage resulted from the strong winds, leading to numerous power outages that saw a peak of over 3.5 million customers without power. Official storm surge measured by tidal gauges ranged from around 5 to 7 feet above normally dry ground in Sarasota, Charlotte and Lee counties, south of where the center moved ashore; however, peak water levels were estimated to have reached up to 10 feet above normally dry ground per NWS storm surveys following the storm, with numerous homes and structures damaged or destroyed by the storm surge across coastal Sarasota, Charlotte and Lee counties. Offshore winds north of Milton's center produced blowout tide conditions resulting in lower than normal water levels, which occurred from around Tampa Bay extending northward across coastal Nature Coast locations. Milton produced a widespread swath of heavy rainfall just north of its track across the peninsula, with maximum storm totals of generally 12 to 18 inches and some local totals in excess of 20 inches, spanning from the Tampa Bay area north and east into parts of Pasco, Polk and Sumter counties. These heavy rains resulted in widespread flash flooding and eventually led to moderate to major river flooding, with some river gauge sites establishing new record crests as a result. Prior to landfall, at least a dozen tornadoes impacted west central and southwest Florida as outer rainbands moved across the area, establishing a new record number of tornadoes to affect the area in a 24-hour period. The strongest of these tornadoes were two EF-2 tornadoes, one that tracked through the Fort Myers area, and another that tracked across the Lake Placid area. While the tornadoes were responsible for structural and agricultural damage, only an injury was reported. Milton's overall impacts across the western Florida peninsula resulted in 7 direct fatalities, 4 indirect fatalities, and over $3 billion in insured losses. Over 200 homes were destroyed, with over 2,000 suffering major damage, and 5,000 suffering minor damage. Over 400 businesses were impacted by Milton.

✓ **Geographic Verification:** 3 documented storm events confirmed for the county containing the subject property on the date of interest. Records sourced from the NCEI Storm Events Database maintained by NOAA.

Note: NCEI Storm Events are official post-event records compiled by National Weather Service offices. Coverage includes events from February 2023 through October 2025. Events are documented at the county level and may encompass broader geographic areas than the specific subject property. Event IDs: 1223902, 1223904, 1221581.

StormRecord™

Weather Evidence Report

Report Generated
Feb 3, 2026, 10:30 AM EST
ID: SR-2024-10-09-KCLW-1770132602566

Detailed Weather Conditions

Station: Clearwater Executive Airport (KCLW) • 4.6 mi from property

Total Precipitation	**10.35** inches	Max Wind Gust	**83.0** mph
Max Sustained Wind	**70.1** mph	Lightning Activity	**None Detected**
Hail Size	**None Detected**	High Temperature	**76.4** °F
Low Temperature	**70.2** °F	Visibility	**4.6** miles
Conditions	**Rain, Partially cloudy**	Pressure	**1000.10** mb
Cloud Cover	**79.6** %	Humidity	**94.6** %
UV Index	**0**	Sunrise	**7:28 AM**
Sunset	**7:07 PM**		

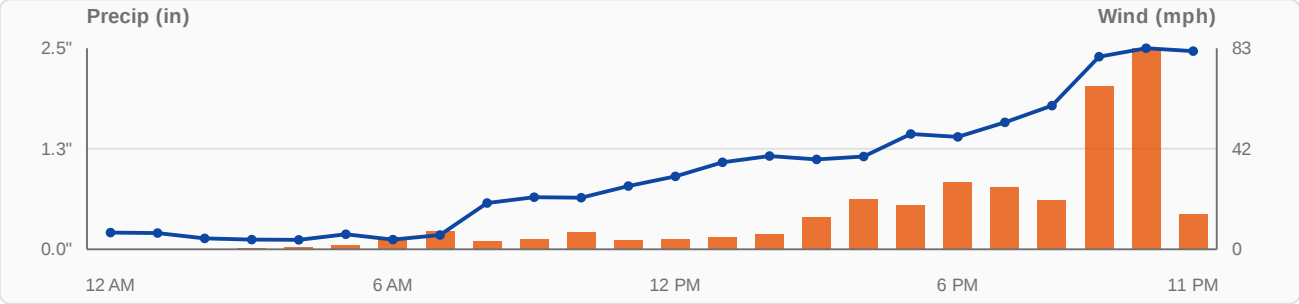
KEY WEATHER EVENTS TIMELINE

1:00 AM
Precipitation begins
0.00"

10:00 PM
Peak accumulation rate
2.53"

12:00 PM
Winds increase
30.1 mph

24-HOUR WIND & PRECIPITATION CHART



OVERALL SEVERITY LEVEL

SEVERE

Severity level reflects meteorological intensity only and does not indicate damage causation.

Hourly Weather Log

October 9, 2024 • All times local

Severe/Moderate conditions (precipitation or wind gust exceeding thresholds)

Time (Local)	Temp (°F)	Precip (in)	Wind Speed (mph)	Wind Gust (mph)	Conditions
12:00 AM	76.4	0.00	6.9	6.9	Clear
1:00 AM	75.5	0.00	6.7	6.7	Rain, Partially cloudy
2:00 AM	74.0	0.00	4.5	4.5	Rain, Partially cloudy
3:00 AM	74.0	0.01	4.0	4.0	Rain, Overcast
4:00 AM	74.0	0.03	3.9	3.9	Rain, Overcast
5:00 AM	74.0	0.05	6.2	6.2	Rain, Overcast
6:00 AM	74.0	0.15	4.0	4.0	Rain, Overcast
7:00 AM	74.0	0.23	5.9	5.9	Rain, Partially cloudy
8:00 AM	74.0	0.11	11.2	19.1	Rain
9:00 AM	74.5	0.12	7.9	21.5	Rain, Partially cloudy
10:00 AM	74.0	0.21	13.1	21.3	Rain, Partially cloudy
11:00 AM	74.0	0.11	14.8	26.1	Rain, Overcast
12:00 PM	73.8	0.12	18.8	30.1	Rain, Overcast
1:00 PM	74.0	0.15	19.3	35.9	Rain, Overcast
2:00 PM	73.8	0.19	21.6	38.5	Rain, Overcast
3:00 PM	73.8	0.40	18.0	37.1	Rain, Overcast
4:00 PM	72.2	0.63	22.9	38.3	Rain, Partially cloudy
5:00 PM	72.0	0.55	26.1	47.6	Rain, Overcast
6:00 PM	72.0	0.84	25.8	46.4	Rain, Overcast
7:00 PM	70.4	0.78	27.3	52.4	Rain, Overcast
8:00 PM	70.2	0.62	28.1	59.3	Rain, Overcast
9:00 PM	72.1	2.06	64.4	79.5	Rain, Overcast
10:00 PM	73.1	2.53	70.1	83.0	Rain, Overcast
11:00 PM	72.0	0.45	65.4	81.8	Rain, Overcast

✓ **Data Completeness:** 24 of 24 hourly observations recorded

Temporal Context: This report documents weather conditions occurring during the 24-hour period on October 9, 2024. Any user-submitted observations or documentation (if applicable) may be evaluated by the reviewing party in relation to the timing of peak recorded conditions shown above.

Data Sources & Methodology

Authoritative Data Sources

National Weather Service (NWS)
Official U.S. weather forecasts and warnings

NOAA
National Oceanic and Atmospheric Administration

Visual Crossing Weather
NOAA/NWS-sourced data aggregation

NCEI Storm Events Database
Official NWS post-event storm documentation

Data Collection Methodology

- Hourly weather values are sourced directly from station observations provided by Visual Crossing (NOAA/NWS data) without user modification
- StormRecord applies a consistent, predefined set of weather thresholds for severity classification. These thresholds are not user-configurable
- Historical observations retrieved server-side with threshold logic applied consistently
- Weather data entries are immutable once recorded
- Station data retrieved from the nearest available weather station: **Clearwater Executive Airport (KCLW)**
- NCEI Storm Events data sourced from NOAA's National Centers for Environmental Information, providing official post-event documentation of confirmed weather events with damage assessments

Severity Classification Thresholds

Level	Criteria
SEVERE	Wind gusts > 58 mph, Precipitation > 2 inches, or severe convective indicators when available
MODERATE	Wind gusts 40-58 mph, Precipitation 1-2 inches, or strong thunderstorms
MINOR	Wind gusts 25-40 mph, Precipitation 0.5-1 inch, or light storms
NORMAL	Wind gusts < 25 mph, Precipitation < 0.5 inch, Clear or partly cloudy

Severity classifications are informational and do not imply property damage or insurance coverage applicability.

Time Standardization

All timestamps in this report are presented in the local time of the subject property. Daylight Saving Time is applied automatically when applicable based on historical timekeeping rules.

Intended Use of This Report

This report may be submitted during initial claim intake or as part of subsequent claim review, reconsideration, or dispute resolution processes. It does not assess coverage, causation, or policy

applicability. Each StormRecord™ report is generated on demand and represents a timestamped snapshot of authoritative historical weather data available at the time of generation.

Attestation & Legal Disclaimer

Optional User Statement (If Applicable)

If the user has provided supplemental notes or photographic evidence, they may attest that such materials are accurate to the best of their knowledge. No user-submitted materials were included in this report unless explicitly indicated.

Photo Evidence

No user-submitted photographic evidence was included in this report. This report documents meteorological conditions only.

Legal Disclaimer

This report constitutes an aggregated record of National Weather Service data to support claim documentation. It does not represent expert testimony, an engineering inspection, or a determination of insurance coverage.

StormRecord™ does not alter, interpolate, or estimate weather observations beyond values provided by authoritative sources. StormRecord™ is not responsible for claim outcomes.

Users are responsible for verifying data accuracy and ensuring compliance with their insurance policy requirements. This report should be used in conjunction with professional assessments and onsite inspections as required by your insurance carrier.

This document is a factual meteorological record. Interpretation and claim determination remain the responsibility of the reviewing party.

StormRecord™

Weather Evidence Reports

Report ID

`SR-2024-10-09-KCLW-1770132602567`