The Claim-Proof Checklist

HomePanic · hand this paperwork to your adjuster after water damage — print or fill in the field

1. Photo sequence — BEFORE demo (10 minutes)

- Video walk-through of every affected room; narrate out loud (room, depth, start time).
- Wide shot from each doorway; close-up of the waterline with dated painter's tape.
- Close-up of the water SOURCE (pipe, appliance, sump) before anyone repairs it.
- Damaged items: in-context shot first, then close-up, then serial label.
- Keep camera timestamps ON — originals are evidence; never crop or edit.

2. Waterline markers — the 30-second trick adjusters love

- Painter's tape strip pressed to the highest wet point on each wall, dated in pen.
- Photograph tape + a ruler or coin for scale.
- Standing water on floors: tape line photo + note depth in inches.

3. Itemized belongings list

Item	Where it was	Age / condition	Value + receipt?	Photo (file)

Photos + receipts + this table beat a vague list ever

y ti m e. “ Cl ot hi n g,

2 b a g s, ~ $ 6 0 0, p h ot o s at ta c h e d”

is a p ai d lin e; “ m is c ell a n e o u s st uf f” is a d e ni e d lin e.

4. Mitigation receipts — every dollar is claimable

- Every mitigation / plumbing / drying invoice; labor and equipment-days itemized.
- Ask the crew for their moisture-reading log — it proves the drying was real.
- Hotel and meal receipts if the home was uninhabitable (ALE coverage).
- Photograph any damaged item BEFORE you haul it away.

5. The journal — one line per event, three columns

Time	Action taken	Who / contact

Example: 8:05 p.m. — noticed water, killed breaker — self · 8:30 — called plumber (Chris, Dispatch #441)

6. What NOT to write

- “It’s been dripping for a while” about a sudden event !’ say: “It failed suddenly at 8 p.m.”
- “I think there might be mold” before inspection !’ say: “moisture found; mitigation started same day.”
- Guessing the cause in writing before the plumber’s report.