Water damage claim checklist

Everything to keep in your claim file, from the first photos to the last payment.

Below the Sill

WHEN YOU REPORT

Claim number _____ Date reported _____

Adjuster _____ Reported by (phone, app, email) _____

Adjuster phone / email _____ Deductible _____

Water backup limit _____ Mold limit _____

BEFORE ANYTHING IS MOVED

- [ ] **Photos:** wide shots of each wall and close-ups of the source, the water line and any sediment, with something for scale.
- [ ] **The failed part,** if there is one (hose, fitting, pipe section). Keep it until the claim is closed.
- [ ] **Date and time** you found the water, and what you did first.

DURING DRYING AND REPAIRS

- [ ] **A plan of the affected areas** with the reading points marked.
- [ ] **Dated moisture readings** at the same points each visit.
- [ ] **Temperature, relative humidity** and the drying log.
- [ ] **Equipment used** and the number of days on site.
- [ ] **Materials removed:** a list and photos.
- [ ] **The plumber's written report** on the cause.
- [ ] **Copies of everything** the restoration company sends the insurer.

MONEY

- [ ] **Itemized estimate** (not a single total).
- [ ] **Every invoice and receipt,** including emergency purchases.
- [ ] **Every payment from the insurer,** with its date and what it covers.

COMMUNICATION

- [ ] **A log of every call:** date, who you spoke to, what was agreed.
- [ ] **Important requests and answers** confirmed in writing.
- [ ] **Your report date in writing,** for follow-ups if the insurer goes quiet.

By Robert Stulpt · Reviewed by Nathaniel Calderbrook · belowthesill.com/insurance/water-damage-claim/ · General information, not legal advice or a coverage decision. Your policy wording and your state's rules decide your claim.