Property Claim Evidence Checklist

A general organizer for property claim records

Photos:
- [ ] Record when each photo was taken and where it was taken.
- [ ] Include wide views and close-up detail views.
- [ ] Group photos by affected room or property area.
- [ ] Keep copies of the original image files.

Inspection reports:
- [ ] Note each report's date and author.
- [ ] Organize the report findings.
- [ ] Keep supporting photos or measurements with the report.
- [ ] Keep revised report versions.

Insurer estimates:
- [ ] Keep the current estimate and prior versions.
- [ ] Organize line items and quantities.
- [ ] Keep supplements with the estimate versions they address.
- [ ] Record payments and adjustments.

Claim correspondence:
- [ ] Keep letters and emails.
- [ ] Note call dates and contact names.
- [ ] Keep records of documents submitted.
- [ ] Keep insurer responses or decisions.

This checklist is a general organizational aid. It does not state insurer-specific requirements or interpret policy coverage.