

Water or Fire Damage: Insurance Claim Checklist

What to do, and when, to protect your claim



Work through this list in order. Steps marked **KEY STEP** are the five covered in our video.

Right away First 24–48 hours

☐ 1. Put safety first.

Shut off water or power to the affected area if it is safe to do so. Do not enter rooms with sagging ceilings, standing water near outlets, or smoke or soot until they are cleared.

☐ 2. Prevent further damage.

Most policies require reasonable steps to protect the property from more damage: stop the leak, dry the area, cover openings. Call a mitigation company if needed. Do not wait for the adjuster to start drying.

☐ 3. Report the claim promptly. **KEY STEP**

Call your insurer or file online. Write down your **claim number**, the date you reported, and your **adjuster's name, phone and email** once assigned.

☐ 4. Document before anything is removed. **KEY STEP**

Only when it is safe, photograph and video every affected room: wide shots of each wall, floor and ceiling, then close-ups of the damage. Photograph removed materials before they are hauled off, and keep samples of flooring, baseboard, cabinets and countertops until the adjuster has seen them. Samples help when matching materials and material values become an issue.

The first few weeks

☐ 5. Keep every receipt. **KEY STEP**

Mitigation, emergency repairs, supplies, and anything you pay out of pocket. If you cannot stay in your home, ask about **Additional Living Expense (Loss of Use)** coverage. It typically pays the *increase* in living costs, such as a hotel or rent, extra meals and mileage, so keep those receipts too.

☐ 6. Get the mitigation records.

Ask the mitigation company for copies of its moisture readings, drying logs, photos and invoice. They document how far the water traveled.

☐ 7. Be there for the inspection.

Walk the adjuster through every affected area, including the ones that look minor. Point out damage that is hard to see. Take your own notes on what was inspected and what was said.

☐ 8. Inventory damaged belongings.

List each damaged item with a description, approximate age, and where it was purchased if known. Photograph items before discarding anything.

When the estimate arrives

☐ 9. Check the estimate line by line. **KEY STEP**

Compare it to the actual damage and the repair work: rooms included, measurements, quantities, and materials (like-for-like quality). Look for missing work, incorrect quantities, or different materials. If a contractor's price is much higher, that gap is worth understanding, not assuming the contractor is wrong.

☐ 10. Understand how payment works.

The first payment is often the **actual cash value** (replacement cost minus depreciation). Under a replacement-cost policy, recoverable depreciation is generally paid after repairs are completed. Check your policy for any deadline to complete repairs or request it. If you have a mortgage, the lender may be listed on the check.

Throughout the claim

☐ 11. Confirm conversations in writing. **KEY STEP**

After every phone call, send a short email recap of what was discussed. Keep a log with the date, the person's name, and the topic of every contact.

☐ 12. Know the Texas claim-handling deadlines.

Texas law (Insurance Code Chapter 542) sets deadlines for insurers to acknowledge a claim, request information, accept or reject the claim, and pay. Note when you submit requested documents, since some deadlines run from that date.

☐ 13. Read your policy.

Look at your duties after a loss, any proof-of-loss requirement and its deadline, coverage limits, and any mold or water-damage limits. Ask your insurer to explain anything unclear.

Before repairs begin

☐ 14. Don't close the walls too soon.

Once drywall, flooring and cabinets go back in, the evidence is gone. Make sure the damage is documented and the repair scope is settled before reconstruction covers it up.

Questions about your claim? Versa Public Claims Adjusting offers a no-cost claim review. Visit versa.claims