

COMPREHENSIVE CLAIM EVIDENCE CHECKLIST

Water Damage Claim Example

Document Category: Tracking & Internal Use

Document Number: 30 of 33

CLAIM IDENTIFICATION AND OVERVIEW

Basic Information

- **Policyholder Name(s):** John and Sarah Mitchell
- **Policy Number:** HO-4578923-2024
- **Policy Period:** January 1, 2024 - January 1, 2025
- **Claim Number:** CLM-2024-78234
- **Supplemental Claim Numbers:** CLM-2024-78234-S1, CLM-2024-78234-S2
- **Date of Loss:** March 15, 2024, 2:30 AM
- **Date Reported:** March 15, 2024, 7:45 AM
- **Cause of Loss:** Sudden pipe burst in second-floor bathroom causing extensive water damage to multiple rooms
- **Type of Claim:** Property/Water Damage
- **Adjuster Assigned:** Michael Thompson, State Farm, (555) 123-4567, 47 active claims
- **Public Adjuster:** Robert Chen, License #PA-8734, (555) 987-6543
- **Attorney:** Not retained at this time
- **Checklist Created:** March 16, 2024
- **Last Updated:** April 28, 2024

Coverage Summary

Coverage Type	Limit	Deductible	Sub-limits	Endorsements
Dwelling	\$450,000	\$2,500	N/A	Replacement Cost
Other Structures	\$45,000	\$2,500	\$5,000 per structure	None
Personal Property	\$315,000	\$2,500	Jewelry: \$5,000, Electronics: \$10,000	Scheduled Items
Loss of Use	\$135,000	N/A	24 months max	Actual Loss Sustained

Coverage Type	Limit	Deductible	Sub-limits	Endorsements
Liability	\$500,000	N/A	Medical: \$5,000	Umbrella Available

CRITICAL DOCUMENTATION CHECKLIST

Priority Level Key

- **CRITICAL** - Essential for claim success
- **IMPORTANT** - Significantly strengthens claim
- **HELPFUL** - Provides additional support

SECTION 1: INSURANCE POLICY DOCUMENTATION

Policy Documents ●

Complete Insurance Policy

- ✓ Main policy form (67 pages) - PDF saved in Dropbox
- ✓ Declarations pages (2023 & 2024 renewals) - Originals in safe
- ✓ Water damage endorsement HO-04 - Included
- ✓ Scheduled personal property endorsement - \$25,000 jewelry
- ✓ Annual coverage review letter dated 12/15/2023

Location: Home safe, master bedroom closet

Digital Copy: Yes - Dropbox/Insurance/Policy2024

Premium Payment History

- ✓ Auto-payment confirmations (24 months)
- ✓ Bank statements showing payments
- ✓ Annual payment receipt 1/1/2024
- ✓ No-lapse letter dated 1/15/2024

Proves: Coverage continuously in force

Location: Filing cabinet, office

SECTION 2: LOSS EVENT DOCUMENTATION

Immediate Loss Documentation ●

Date/Time Recording

- Written timeline: 2:30 AM - Heard loud crack, 2:31 AM - Water rushing sound, 2:35 AM - Shut off main valve
- Discovery documented by: Ring camera timestamp
- 911 called: 2:45 AM (non-emergency)
- Plumber arrival: 3:30 AM

Format: Written notes + video from security system

Witness: Neighbor Tom Bradley heard commotion

Cause of Loss Evidence

- ☒ Plumber's report: "Frozen pipe burst due to extreme cold"
- ☒ NOAA weather data: -15°F on 3/14/24
- ☒ Local news articles about cold snap
- ☒ 6 other homes on street with similar damage
- ☒ Electric company outage report 11 PM - 2 AM

Sources: Weather.gov, ABC7 News, ComEd outage map

Official Reports ●

- **Emergency Services Report:** Fire Dept #2024-3847, 3/15/24
- **Plumber's Report:** ABC Plumbing, Invoice #8923
- **Water Mitigation Report:** ServiceMaster #SM-78234

SECTION 3: PHOTOGRAPHIC AND VIDEO EVIDENCE

Pre-Loss Documentation ●

- ☒ Home inventory video: January 2024 (45 minutes)
- ☒ Zillow listing photos from 2022 purchase
- ☒ Kitchen renovation photos: October 2023
- ☒ Master bedroom remodel: June 2023
- ☒ Holiday photos showing living room: December 2023

Storage: Google Photos, iCloud backup

Quality: 4K video, 12MP photos

Post-Loss Documentation ●

- ✓ 247 photos taken morning of 3/15/24
- ✓ Each room photographed from 4 angles
- ✓ Close-ups of damaged flooring, walls, ceiling
- ✓ Ruler/tape measure in photos for scale
- ✓ Water line marks clearly visible

Taken by: Homeowner + Public Adjuster on 3/16/24

SECTION 4: PROPERTY INVENTORY DOCUMENTATION

Personal Property Inventory ●

Detailed Contents List - Master Bedroom

- King bedroom set (Restoration Hardware): \$8,500
- 65" Samsung TV (Model QN65Q80): \$1,800
- Area rug (10x12 Persian): \$3,200
- Window treatments (custom): \$1,500
- Clothing/shoes (itemized list): \$12,000
- **Total:** \$27,000

Supporting Documentation

- Purchase receipts: 47 available
- Credit card statements: Last 36 months
- Appraisals: Jewelry appraised 2/2024
- Photos: All items photographed

Total items documented: 1,847

Total value claimed: \$127,500

SECTION 5: FINANCIAL DOCUMENTATION

Contractor Documentation

Repair Estimates Obtained:

1. Premier Restoration

- License #CR-89234
- Estimate: \$87,500
- Timeline: 4-5 months

2. ABC Contractors

- License #CR-45678
- Estimate: \$92,000
- Timeline: 3-4 months

3. BuildRight Inc.

- License #CR-12345
- Estimate: \$89,750
- Timeline: 4 months






Range: \$87,500 - \$92,000

Mitigation Invoices

- ServiceMaster water extraction: \$4,500 (3/15/24)
 - Equipment rental (14 days): \$2,800
 - Emergency plumber: \$875
 - **Total:** \$8,175
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SECTION 6: CORRESPONDENCE AND COMMUNICATIONS

Written Communications

-  Initial claim report: 3/15/24, 7:45 AM
-  Email confirmation: Claim #CLM-2024-78234
-  Adjuster inspection scheduled: 3/18/24
-  Initial settlement offer: 3/28/24 (\$45,000)
-  Dispute letter sent: 4/5/24

-  Supplemental documentation: 4/15/24

Total documents: 67

Phone Call Documentation

- 23 calls logged with dates/times
 - Representative names documented
 - Reference numbers for each call
 - Key conversation: 4/10/24 supervisor admitted coverage
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SECTION 7: RECEIPTS AND EXPENSE TRACKING

Emergency Expenses

- Emergency plumber: \$875
- Water extraction: \$4,500
- Tarps/supplies: \$340
- Dehumidifier rental: \$2,800
- **Total:** \$8,515
- **Submitted:** 3/20/24

Living Expenses

ALE Documentation (March-April)

- Hotel (30 nights @ \$150): \$4,500
 - Meals (above normal): \$1,800
 - Laundry: \$240
 - Storage unit: \$300
 - Pet boarding: \$1,200
 - **Monthly total:** \$8,040
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SECTION 8: LEGAL AND COMPLIANCE DOCUMENTATION

Deadline Tracking

- **Proof of Loss deadline:** May 15, 2024 (60 days)

- **Statute of limitations:** March 15, 2026 (2 years)
 - **Appraisal demand deadline:** June 15, 2024
 - **Supplemental deadline:** September 15, 2024
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SECTION 9: ACTION ITEMS AND FOLLOW-UP

Immediate Actions Required

Priority	Task	Deadline	Assigned To	Status
● HIGH	Submit proof of loss	5/15/24	John	In progress
● HIGH	Get mold assessment	5/1/24	Sarah	Scheduled
● MED	Complete contents list	5/10/24	Both	75% done
● LOW	Organize receipts	5/20/24	Sarah	Ongoing

Documents Still Needed

Document	Source	Request Date	Follow-up Date	Received
Final contractor bid	BuildRight	4/20/24	4/27/24	Pending
Mold test results	EnviroTest	4/25/24	5/2/24	No
Structural engineer report	James Engineering	4/18/24	4/25/24	Yes

FINAL REVIEW AND SIGN-OFF

Review Milestones

- Initial documentation complete: March 20, 2024
- 30-day review performed: April 15, 2024
- 60-day review scheduled: May 15, 2024

Quality Assurance

- **Prepared by:** John Mitchell - 4/28/24
- **Reviewed by:** Robert Chen, Public Adjuster - 4/29/24
- **Ready for presentation:** Yes

Notes

- Adjuster initially denied matching flooring throughout first floor
- Discovered additional damage in walls during moisture testing
- Mold beginning to develop - urgent remediation needed
- Insurance company response time exceeding policy requirements