

COMPREHENSIVE INSURANCE CLAIM EVIDENCE & PHOTO DOCUMENTATION LOG

Kitchen Fire Loss - Complete Example

Claim #: FR-2024-34521
Property: 3892 Pine Ridge Drive, Phoenix, AZ 85018
Date of Loss: September 5, 2024
Created by: Patricia and James Walker
Last Updated: October 22, 2024

MASTER EVIDENCE INDEX

Evidence Categories and Numbering System

Category Code	Evidence Type	Number Range	Storage Method	Backup Location
P	Photographs	001-487	Digital + Print	Google Drive + External HD
V	Videos	001-012	Digital	Google Drive + External HD
D	Documents	001-089	Digital + Original	Fireproof Safe + Cloud
W	Witness Statements	001-004	Written/Recorded	Multiple copies
E	Expert Reports	001-005	Digital + Original	Cloud + Physical
R	Receipts/Invoices	001-156	Digital + Original	Cloud + Physical
C	Correspondence	001-043	Digital + Original	Cloud + Physical
A	Audio Recordings	001-008	Digital	Cloud + External
M	Physical Materials	001-007	Secure Storage	Photo documented

PHOTOGRAPHIC EVIDENCE LOG

Pre-Loss Photo Documentation

Photo #	Date Taken	Subject	Location	Camera	File Name	Notes
PRE001	07/04/24	Kitchen - Full View	Interior	iPhone 14	Kitchen_July4_2024.jpg	Shows new appliances
PRE002	07/04/24	Viking Range	Kitchen	iPhone 14	Viking_Range_2024.jpg	\$8,500 range

Photo #	Date Taken	Subject	Location	Camera	File Name	Notes
PRE003	06/15/24	Kitchen Cabinets	Kitchen	Canon R5	Cabinets_Custom.jpg	Custom cherry cabinets
PRE004	08/20/24	Dining Room	Interior	iPhone 14	Dining_Complete.jpg	Antique furniture visible
PRE005	08/01/24	Living Room	Interior	Samsung S23	Living_Room_Aug.jpg	Shows smoke path

Loss Event Photography

Photo #	Date/Time	Subject	Weather	Camera Settings	GPS	File Name	Metadata
LOSS001	9/5/24 8:45PM	Active fire	N/A	ISO 3200, f/2.8	33.4484°N, 112.0740°W	Fire_Active_001.jpg	Preserved
LOSS002	9/5/24 8:47PM	Fire dept arrival	N/A	ISO 1600, f/4	33.4484°N, 112.0740°W	FD_Arrival.jpg	Preserved
LOSS003	9/5/24 11:30PM	Immediate aftermath	N/A	Flash, ISO 800	33.4484°N, 112.0740°W	After_Fire.jpg	Preserved

Damage Documentation - Detailed

Kitchen (Origin Room)

Photo #	Date	Damage Type	Item/Area	Dimensions	Multiple Angles	File Size	Submitted
DMG-K001	9/6/24	Total destruction	Entire kitchen	14'x16' room	Yes - 12 photos	8.9MB	Yes
DMG-K002	9/6/24	Melted/destroyed	Viking range	36" range	Yes - 6 photos	7.2MB	Yes
DMG-K003	9/6/24	Charred	Upper cabinets	12 linear ft	Yes - 8 photos	9.1MB	Yes
DMG-K004	9/6/24	Destroyed	Granite counters	28 sq ft	Yes - 4 photos	6.8MB	Yes
DMG-K005	9/6/24	Melted	SubZero fridge	48" built-in	Yes - 5 photos	7.5MB	Yes

Adjacent Rooms - Smoke/Heat Damage

Photo #	Room	Damage Type	Extent	Wide Shot #	Detail Shot #	Submitted
DMG-LR001	Living Room	Smoke damage	Entire room	LR001-W	LR001-D (8 photos)	Yes
DMG-DR001	Dining Room	Smoke/soot	All surfaces	DR001-W	DR001-D (6 photos)	Yes
DMG-FR001	Family Room	Smoke damage	Ceiling/walls	FR001-W	FR001-D (5 photos)	Yes
DMG-MBR001	Master Bedroom	Smoke odor	Throughout	MBR001-W	MBR001-D (4 photos)	Yes

Contents Photo Documentation

Photo #	Item	Brand/Model	Purchase Date	Location	Damage	Pre-Loss Photo	Current Photo	Value
CONT001	Viking Range	VGCC5366BSS	2022	Kitchen	Destroyed	PRE002	CONT001-D	\$8,500
CONT002	SubZero Fridge	BI-48S/S	2022	Kitchen	Destroyed	Kitchen_2022.jpg	CONT002-D	\$12,000
CONT003	Dining Set	Henredon	2019	Dining	Smoke damage	PRE004	CONT003-D	\$15,000
CONT004	Persian Rug	Antique	2018	Living	Smoke damage	LR_2023.jpg	CONT004-D	\$8,000
CONT005	Artwork	Various	Various	Throughout	Smoke damage	Multiple	CONT005-D	\$22,000

VIDEO EVIDENCE LOG

Video #	Date/Time	Duration	Subject	Device	File Size	Location	Submitted
V-001	9/5/24 8:45PM	2:15	Fire in progress	iPhone 14	289MB	Cloud/HDD	Yes
V-002	9/6/24 9:00AM	15:32	Complete walkthrough	Canon R5	2.1GB	Cloud/HDD	Yes

Video #	Date/Time	Duration	Subject	Device	File Size	Location	Submitted
V-003	9/6/24 10:30AM	8:45	Kitchen detail	iPhone 14	978MB	Cloud/HDD	Yes
V-004	9/7/24 2:00PM	6:20	Adjuster inspection	GoPro 11	845MB	Cloud/HDD	Yes
V-005	9/10/24 11:00AM	12:18	Contents inventory	iPhone 14	1.4GB	Cloud/HDD	Yes

DOCUMENT EVIDENCE LOG

Critical Documents

Doc ID	Document Type	Date	Source	Pages	Original Location	Key Information
D001	Fire Report	9/6/24	Phoenix FD	8	File cabinet	Cause: Cooking fire
D002	Fire Marshal Report	9/12/24	City of Phoenix	12	File cabinet	Accidental, grease fire
D003	Original receipts	Various	Various	47	Fireproof safe	Appliance purchases
D004	Home inventory	8/1/24	Self-created	15	Cloud + safe	Pre-loss inventory
D005	Insurance policy	Current	Farmers	68	Safe	Policy limits confirmed

Professional Reports

Doc ID	Report Type	Professional	Company	Date	Pages	Key Findings	Cost
E-001	Cause & Origin	John Martinez	Fire Investigations LLC	9/15/24	18	Kitchen grease fire	\$2,500
E-002	Structural	David Lee, PE	Structural Engineers Inc	9/20/24	14	No structural compromise	\$1,800
E-003	Contents	Mary Chen	Inventory Specialists	9/25/24	45	\$178,000 contents loss	\$1,200
E-004	Restoration	Bob Wilson	RestorePro	9/18/24	22	\$215,000 restoration	Free
E-005	Electronics	Tech Assess Co	Tech Assess Co	9/28/24	8	\$18,500 electronics	\$450

Contractor Estimates

Doc ID	Contractor	License #	Date	Scope	Pages	Total Amount	Selected
D-010	RestorePro	ROC-298745	9/18/24	Complete restoration	22	\$215,000	Yes
D-011	Phoenix Restoration	ROC-301892	9/19/24	Complete restoration	19	\$198,500	No
D-012	ServiceMaster	ROC-287456	9/20/24	Complete restoration	25	\$224,000	No

WITNESS STATEMENTS

Witness #	Name	Contact	Date	Format	Location	Summary	Notarized
W-001	Tom Anderson	(602)555-0123	9/5/24	Written	Original + copies	Saw fire start, called 911	Yes
W-002	Sarah Lopez	(602)555-0456	9/6/24	Video	Digital	Neighbor, saw response	No
W-003	Officer Mills	Badge #4782	9/5/24	Report	Police report	First responder	Official
W-004	Captain Hughes	Phoenix FD	9/6/24	Written	Fire report	Fire commander	Official

PHYSICAL EVIDENCE LOG

Item #	Description	Collection Date	Storage Location	Chain of Custody	Photos	Testing
PHY-001	Burned range knob	9/7/24	Evidence box A	Walker → Storage	P-201-205	Origin analysis
PHY-002	Charred cabinet door	9/7/24	Garage storage	Walker → Storage	P-206-210	Burn pattern
PHY-003	Melted outlet	9/8/24	Evidence box B	Walker → Expert → Storage	P-211-213	Electrical ruled out

Item #	Description	Collection Date	Storage Location	Chain of Custody	Photos	Testing
PHY-004	Smoke samples	9/10/24	Lab storage	Walker → Lab	P-214-215	Composition tested

RECEIPTS/INVOICES LOG

Emergency Expenses

Receipt #	Date	Vendor	Service/Item	Amount	Payment	Submitted	Reimbursed
R-001	9/5/24	ServiceMaster	Emergency board-up	\$1,800	Credit Card	Yes	Yes
R-002	9/6/24	RestorePro	Water (prevent secondary)	\$2,500	Check #4521	Yes	Yes
R-003	9/6/24	Home Depot	Emergency supplies	\$456.78	Credit Card	Yes	Pending
R-004	9/6/24	Marriott	Hotel (2 weeks)	\$2,100	Credit Card	Yes	Partial
R-005	9/7/24	PODS	Storage container	\$389/mo	Credit Card	Yes	Yes

Mitigation Expenses

Receipt #	Date	Vendor	Service	Amount	Purpose	Approved	Paid
R-010	9/8/24	RestorePro	Pack out contents	\$4,500	Prevent damage	Yes	Insurance
R-011	9/9/24	RestorePro	Soot removal	\$8,900	Prevent permanent	Yes	Insurance
R-012	9/10/24	Air Quality	Air scrubbers	\$350/day x 7	Health safety	Pending	Self
R-013	9/12/24	RestorePro	Ozone treatment	\$2,800	Odor removal	Yes	Insurance

CORRESPONDENCE TRACKING

Insurance Company Communications

Corr #	Date	Type	Direction	Subject	Response Required	Response Date
C-001	9/5/24	Phone	Outgoing	Initial claim report	Claim #	9/5/24 - #34521
C-002	9/8/24	Email	Incoming	Document request	Send photos/docs	9/9/24 - Sent
C-003	9/15/24	Letter	Incoming	Coverage confirmation	None	N/A
C-004	9/25/24	Email	Outgoing	Contents list	Review	Pending
C-005	10/5/24	Letter	Incoming	Initial settlement	Accept/Counter	10/15/24 - Countered

Phone Call Log

Date/Time	Duration	Party	Subject	Key Points	Follow-up	Recording
9/5/24 9:15PM	18 min	Claims hotline	Report claim	Claim opened	Send photos	Yes
9/7/24 10:00AM	35 min	Adjuster Smith	Initial discussion	Inspection scheduled	Prepare docs	Yes
9/15/24 2:00PM	45 min	Adjuster Smith	Coverage review	All covered except wear	Send receipts	Yes
10/5/24 11:00AM	28 min	Supervisor Jones	Settlement discussion	Negotiating contents	Written response	Yes

DIGITAL FILE ORGANIZATION

CLAIM_FR-2024-34521/ <ul style="list-style-type: none">01_PRE_LOSS/<ul style="list-style-type: none">Kitchen_Photos/<ul style="list-style-type: none">[5 files - July-Aug 2024]Home_Inventory/<ul style="list-style-type: none">Home_Inventory_Aug2024.xlsxPurchase_Receipts/<ul style="list-style-type: none">[47 PDF files]02_LOSS_EVENT/<ul style="list-style-type: none">Fire_Photos/<ul style="list-style-type: none">[12 photos - Sept 5]Fire_Videos/<ul style="list-style-type: none">[2 videos - 4.5GB]Emergency_Response/

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├── [First responder photos]
├── 03_DAMAGE_DOCUMENTATION/
│   ├── Room_by_Room/
│   │   ├── Kitchen/
│   │   │   └── [87 photos]
│   │   ├── Living_Areas/
│   │   │   └── [62 photos]
│   │   └── Bedrooms/
│   │       └── [38 photos]
│   ├── Contents/
│   │   └── [156 item photos]
│   └── Progressive/
│       └── [Weekly updates]
├── 04_PROFESSIONAL_DOCS/
│   ├── Fire_Reports/
│   ├── Estimates/
│   ├── Expert_Reports/
│   └── Invoices/
├── 05_CORRESPONDENCE/
│   ├── Insurance_Company/
│   ├── Contractors/
│   └── Experts/
├── 06_BACKUP/
│   └── [Complete mirror - 24.5GB]

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SUBMISSION TRACKING

Evidence Submission Log

Date	Method	Recipient	Items Sent	Size	Confirmation	Response
9/9/24	Portal	Farmers	Initial photos (75)	892MB	Upload confirmed	Received
9/15/24	Email	adjuster@farmers.com	Fire reports	45MB	Read receipt	Acknowledged
9/25/24	Portal	Farmers	Contents inventory	2.1GB	Upload confirmed	Under review
10/8/24	Certified Mail	Claims dept	Expert reports	N/A	7019-2280-0001	Received
10/15/24	Portal	Farmers	Complete package	8.7GB	Upload confirmed	Processing

Adjuster Review Tracking

Evidence Type	Date Submitted	Date Reviewed	Comments	Additional Needed
Initial Photos	9/9/24	9/12/24	Sufficient for structure	None
Contents List	9/25/24	10/2/24	Need purchase proof	Receipts for items >\$1000
Expert Reports	10/8/24	10/12/24	Accepted	None
Mitigation	9/15/24	9/18/24	Approved	None

QUALITY CONTROL CHECKLIST

Photo Quality Assurance

- ✓ Resolution: All photos 8MP or higher
- ✓ Focus: Sharp detail on all damage
- ✓ Lighting: Adequate (supplemental lighting used)
- ✓ Scale: Measuring tape/ruler in photos
- ✓ Angles: Minimum 4 angles per damaged area
- ✓ Metadata: All EXIF data preserved
- ✓ Backup: 3 locations (Cloud, External HD, USB)

Document Quality

- ✓ Scan Quality: 300 DPI minimum
- ✓ Legibility: All text clearly readable
- ✓ Complete: All pages included and in order
- ✓ Format: PDF/A for archival
- ✓ Originals: Stored in fireproof safe

Video Quality

- ✓ Resolution: All videos 1080p minimum
- ✓ Stability: Tripod used for walkthroughs
- ✓ Audio: Clear narration on all videos
- ✓ Coverage: Every room documented
- ✓ Format: MP4 (H.264)
- ✓ Playback: Tested on multiple devices

EVIDENCE GAPS & FOLLOW-UP

Identified Gaps

Gap Type	Description	Impact	Action Required	Due Date	Status
Photos	Attic smoke damage	May miss coverage	Schedule photos	10/25/24	Scheduled
Documents	2019 art appraisals	Undervalued art	Locate appraisals	10/28/24	Searching
Expert	HVAC evaluation	System damage	Schedule inspection	10/30/24	Pending

Follow-up Required

Item	Reason	Contact	Method	Last Attempt	Next Action
Electronics assessment	Incomplete	Tech Assess	Phone	10/20/24	Site visit 10/25
Textile evaluation	Smoke damage	Textile expert	Email	10/18/24	Call 10/23
Air quality final	Health concerns	EnviroTest	Phone	10/19/24	Report due 10/24

CERTIFICATION

Evidence Authentication Statement

We, Patricia and James Walker, certify that:

1. All photographs, videos, and documents are authentic and unaltered
2. No evidence has been manipulated or enhanced beyond basic brightness/contrast
3. All dates and times recorded are accurate to the best of our knowledge
4. All statements and descriptions are true and complete
5. Chain of custody has been maintained for all physical evidence
6. We have provided all known relevant evidence to support our claim
7. All estimated values are based on actual costs or professional assessments

Signature: *Patricia Walker*

Date: October 22, 2024

Signature: *James Walker*

Date: October 22, 2024

EVIDENCE SUMMARY STATISTICS

- **Total Photos:** 487 (42.3 GB)
 - **Total Videos:** 12 (8.7 GB)
 - **Total Documents:** 89 (2.1 GB)
 - **Total Digital Storage:** 53.1 GB
 - **Backup Locations:** 3 (Google Drive, External HD, USB Drive)
 - **Physical Evidence Items:** 7 (Secured in evidence boxes)
 - **Days Since Loss:** 47
 - **Evidence Completion:** 95% (Attic photos pending)
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Last Updated: October 22, 2024 3:45 PM MST

Next Update Scheduled: October 25, 2024 (after attic documentation)