

# COMPREHENSIVE INSURANCE CLAIM EVIDENCE & PHOTO DOCUMENTATION LOG

Claim #: [Number]

Property: [Address]

Date of Loss: [Date]

Created by: [Name]

Last Updated: [Date]

## MASTER EVIDENCE INDEX

### Evidence Categories and Numbering System

Category Code	Evidence Type	Number Range	Storage Method	Backup Location
P	Photographs	001-999	Digital + Print	Cloud + External
V	Videos	001-099	Digital	Cloud + External
D	Documents	001-999	Digital + Original	Cloud + Physical
W	Witness Statements	001-099	Written/Recorded	Multiple copies
E	Expert Reports	001-099	Digital + Original	Cloud + Physical
R	Receipts/Invoices	001-999	Digital + Original	Cloud + Physical
C	Correspondence	001-999	Digital + Original	Cloud + Physical
A	Audio Recordings	001-099	Digital	Cloud + External
M	Physical Materials	001-099	Secure Storage	Photo documented

### Master Evidence Log

Evidence ID	Type	Date Created	Location/File Name	Description	Hash/Checksum	Submitted	Remarks
P001	Photo	[Date]	IMG_001_front_exterior.jpg	Pre-loss front view	[MD5 hash]	Y - [Date]	Approved for claim
P002	Photo	[Date]	IMG_002_damage_living.jpg	Living room ceiling	[MD5 hash]	Y - [Date]	Approved for claim
V001	Video	[Date]	VID_001_walkthrough.mp4	Complete walkthrough	[MD5 hash]	Y - [Date]	Reviewed for accuracy
D001	Document	[Date]	Estimate_ABC_Contractor.pdf	ABC estimate	[MD5 hash]	Y - [Date]	Under review

Evidence ID	Type	Date Created	Location/File Name	Description	Hash/Checksum	Submitted	Reviewed
W001	Witness	[Date]	Smith_witness_statement.pdf	Neighbor statement	[MD5 hash]	Y - [Date]	A

PHOTOGRAPHIC EVIDENCE COMPREHENSIVE LOG

Photo Technical Standards

- **Resolution:** Minimum 3000x2000 pixels (6MP)
- **Format:** JPEG (for sharing), RAW (for archive)
- **Color Space:** sRGB
- **Compression:** Maximum quality (minimal compression)
- **Metadata:** EXIF data must be preserved
- **File Naming:** YYYY-MM-DD\_ClaimNumber\_Location\_Description\_###

Pre-Loss Photo Documentation

Photo #	Date Taken	Subject	Location	Camera	File Name	Original Location	Notes
PRE-001	[Date]	Front exterior full	Street view	[Camera]	[Filename]	[HDD/Cloud]	Shows roof condition
PRE-002	[Date]	Rear exterior full	Backyard	[Camera]	[Filename]	[HDD/Cloud]	Shows siding/deck
PRE-003	[Date]	Kitchen renovation	Interior	[Camera]	[Filename]	[HDD/Cloud]	\$30K upgrade 2023
PRE-004	[Date]	Master bedroom	Interior	[Camera]	[Filename]	[HDD/Cloud]	Shows flooring
PRE-005	[Date]	Living room	Interior	[Camera]	[Filename]	[HDD/Cloud]	Shows contents

Loss Event Photography

Photo #	Date/Time	Subject	Weather	Camera Settings	GPS Coordinates	File Name	Metadata Preserved
LOSS-001	[Date Time]	Storm damage active	Heavy rain	ISO 800, f/2.8	[Lat/Long]	[Filename]	Yes
LOSS-002	[Date Time]	Tree on roof	Winds 60mph	ISO 1600, f/4	[Lat/Long]	[Filename]	Yes
LOSS-003	[Date Time]	Water intrusion	Storm ongoing	ISO 3200, f/2.8	[Lat/Long]	[Filename]	Yes

Damage Documentation Photos - Detailed

Exterior Damage

Photo #	Date	Location	Damage Type	Scale Reference	Multiple Angles	Lighting	File Size	Submitted
DMG-EXT-001	[Date]	North roof	Impact damage	Measuring tape	Yes - 4 angles	Natural	8.2MB	Yes
DMG-EXT-002	[Date]	East siding	Wind damage	Ruler visible	Yes - 3 angles	Natural	7.9MB	Yes
DMG-EXT-003	[Date]	Front windows	Breakage	Hand for scale	Yes - close/wide	Flash	9.1MB	Yes
DMG-EXT-004	[Date]	Foundation	Cracks	Crack gauge	Yes - 5 angles	Natural	8.5MB	Yes

Interior Damage by Room

Photo #	Room	Area	Damage Type	Dimensions Shown	Close-up #	Wide Shot #	File Name
DMG-INT-001	Living Room	Ceiling	Water stains	10'x12' area	INT-001-C	INT-001-W	[Filename]
DMG-INT-002	Living Room	Floor	Warping	8'x10' section	INT-002-C	INT-002-W	[Filename]
DMG-INT-003	Kitchen	Cabinets	Water damage	Upper units	INT-003-C	INT-003-W	[Filename]
DMG-INT-004	Master BR	Ceiling	Collapse	6'x8' hole	INT-004-C	INT-004-W	[Filename]
DMG-INT-005	Master Bath	Floor	Water damage	Entire floor	INT-005-C	INT-005-W	[Filename]

Contents/Personal Property Photo Documentation

Photo #	Item Description	Brand/Model	Purchase Date	Location	Damage	Pre-Loss Photo	Current Photo	Replacement Value
CONT-001	65" Samsung TV	QN65Q80B	2023	Living Room	Water damaged	PRE-005	CONT-001-D	\$1,499
CONT-002	Leather Sofa	Ashley #12345	2022	Living Room	Mold growth	PRE-005	CONT-002-D	\$2,899
CONT-003	Dining Set	Restoration HW	2021	Dining Room	Water stains	PRE-008	CONT-003-D	\$4,500
CONT-004	Kitchen Aid	Professional	2023	Kitchen	Electrical damage	None	CONT-004-D	\$899
CONT-005	Persian Rug	Authentic	2019	Living Room	Water/mold	PRE-005	CONT-005-D	\$3,500

Progressive Damage Documentation

Photo Set	Date	Subject	Change from Previous	Days Since Loss	Documentation Purpose
PROG-001	[Date +3]	Mold growth	Initial spots visible	3	Show progression
PROG-002	[Date +7]	Mold spread	50% increase	7	Justify remediation
PROG-003	[Date +14]	Structure	Visible warping	14	Support supplement
PROG-004	[Date +21]	Ceiling	Additional sagging	21	Safety concern

Repair Process Documentation

Photo #	Stage	Date	Work Shown	Contractor	Permit Visible	Inspector Present	File Name
REP-001	Demo - Day 1	[Date]	Drywall removal	ABC Co	Yes - #12345	No	[Filename]
REP-002	Demo - Day 2	[Date]	Subfloor exposed	ABC Co	Yes	Yes - J. Smith	[Filename]
REP-003	Dry Out	[Date]	Equipment setup	XYZ Restoration	N/A	No	[Filename]
REP-004	Framing	[Date]	Stud replacement	ABC Co	Yes	Yes - Building	[Filename]
REP-005	Electrical	[Date]	New wiring	DEF Electric	Yes - #67890	Yes - Electrical	[Filename]
REP-006	Insulation	[Date]	R-19 installation	ABC Co	Yes	Yes - Building	[Filename]
REP-007	Drywall	[Date]	New sheetrock	ABC Co	Yes	No	[Filename]
REP-008	Completion	[Date]	Finished room	ABC Co	Yes	Yes - Final	[Filename]

VIDEO EVIDENCE COMPREHENSIVE LOG

Video Technical Specifications

- **Resolution:** Minimum 1920x1080 (1080p)
- **Frame Rate:** 30fps minimum
- **Format:** MP4 (H.264 codec)
- **Audio:** Clear narration when applicable
- **Stabilization:** Use tripod or stabilization mode
- **Duration:** Keep under 10 minutes per video

Video Documentation Log

Video #	Date/Time	Duration	Subject	Device	File Size	Format	Location	Transcript	Submitted
V-001	[Date/Time]	8:32	Complete	iPhone	892	MP4	Cloud/HDD	Yes -	Yes

Video #	Date/Time	Duration	Subject	Device	File Size	Format	Location	Transcript	Submitted
V-001	[Date/Time]	3:15	property walkthrough	14 Pro	MB			attached	
			Active water intrusion	Samsung S23	356 MB	MP4	Cloud/HDD	N/A - no audio	Yes
			Adjuster inspection	GoPro 11	623 MB	MP4	Cloud/HDD	Yes - attached	Yes
			Contractor assessment	iPhone 14 Pro	478 MB	MP4	Cloud/HDD	Yes - attached	No
			Detailed damage areas	Canon R5	1.8 GB	MP4	Cloud/HDD	Yes - attached	Yes

### Video Content Checklist

Video #	Establishing Shots	Close-ups	Measurements Shown	Damage Progression	Audio Quality	Metadata
V-001	✓ All rooms	✓ Key damage	✓ Tape measure	✓ Multiple angles	Clear	Preserved
V-002	✓ Context	✓ Water flow	✓ Ruler visible	✓ Source to damage	No audio	Preserved
V-003	✓ Full property	✓ Each issue	✓ Adjuster measuring	✓ Systematic	Clear dialogue	Preserved

## DOCUMENT EVIDENCE LOG

### Critical Documents

Doc ID	Document Type	Date	Source	Pages	Scan Quality	Original Location	Backup	Key Information
D-001	Police Report	[Date]	Local PD	3	300 DPI PDF	File cabinet	Cloud	Incident #12345
D-002	Fire Report	[Date]	Fire Dept	5	300 DPI PDF	File cabinet	Cloud	Response time, cause
D-003	Weather Report	[Date]	NOAA	8	Original PDF	Downloaded	Cloud	Wind speeds, rainfall

Doc ID	Document Type	Date	Source	Pages	Scan Quality	Original Location	Backup	Key Information
D-004	Building Permit	[Date]	City	2	600 DPI PDF	Original kept	Cloud	Permit #2024-789
D-005	Contractor License	[Date]	State Board	1	300 DPI PDF	Downloaded	Cloud	License verified

### Professional Reports

Doc ID	Report Type	Professional	Company	Date	Pages	Key Findings	Cost	Original
E-001	Structural	J. Smith, PE	XYZ Engineering	[Date]	12	Foundation issues	\$1,500	Yes
E-002	Environmental	Dr. Jones	ABC Testing	[Date]	8	Mold identified	\$800	Yes
E-003	Electrical	M. Davis	DEF Electric	[Date]	6	System replacement	\$450	Yes
E-004	Plumbing	R. Wilson	GHI Plumbing	[Date]	5	Pipe replacement	\$400	Yes

### Contractor Estimates

Doc ID	Contractor	License #	Date	Scope	Pages	Total Amount	Payment Terms	Warranty
D-010	ABC Restoration	#12345	[Date]	Complete	15	\$125,000	Progress payments	1 year
D-011	XYZ Builders	#67890	[Date]	Complete	18	\$132,000	3 draws	2 years
D-012	DEF Construction	#13579	[Date]	Complete	12	\$118,000	4 draws	1 year

### WITNESS STATEMENT LOG

#### Witness Documentation

Witness #	Name	Contact Info	Date of Statement	Format	Duration/Pages	Location Saved	Summary	Notarized
W-001	John Smith	555-0123	[Date]	Written	2 pages	Original + copies	Saw tree fall	Yes
W-002	Jane Doe	555-0456	[Date]	Recorded	12:34 minutes	Digital + transcript	Heard impact	No

Witness #	Name	Contact Info	Date of Statement	Format	Duration/Pages	Location Saved	Summary	Notarized
W-003	Bob Johnson	555-0789	[Date]	Written	3 pages	Original + copies	Helped secure	Yes
W-004	Mary Williams	555-0321	[Date]	Video	8:15 minutes	Digital + transcript	Storm severity	No

Witness Statement Content Verification

Witness #	Date/Time Observed	Location of Witness	Details Observed	Damages Witnessed	Weather Conditions	Credibility Notes
W-001	[Date/Time]	Next door yard	Tree falling sequence	Roof impact	70mph winds	Homeowner 20 years
W-002	[Date/Time]	Across street	Loud crash, damage	Roof breach	Heavy rain	Resident 15 years
W-003	[Date/Time]	At property	Immediate aftermath	Water intrusion	Storm ongoing	Contractor, helped
W-004	[Date/Time]	Adjacent property	Storm intensity	Multiple damages	Severe conditions	Weather enthusiast

PHYSICAL EVIDENCE LOG

Physical Samples and Materials

Item #	Description	Collection Date	Collection Method	Storage Location	Chain of Custody	Photos	Testing Done
PHY-001	Damaged shingle	[Date]	Gloved, bagged	Garage bin A1	[Name] → Storage	P-101 to P-105	Impact analysis
PHY-002	Mold sample	[Date]	Professional	Lab → Storage	[Name] → Lab → Storage	P-106 to P-108	Species identified
PHY-003	Water sample	[Date]	Sterile container	Freezer	[Name] → Storage	P-109	Contamination test
PHY-004	Insulation sample	[Date]	Sealed bag	Garage bin A2	[Name] → Storage	P-110 to P-112	Asbestos test
PHY-005	Carpet sample	[Date]	Cut section	Garage bin A3	[Name] → Storage	P-113 to P-115	Mold culture



Chain of Custody Documentation

Item #	Date/Time	From	To	Purpose	Signature	Condition Notes
PHY-002	[Date/Time]	Site	Lab Tech Johnson	Testing	[Signature]	Sealed, labeled
PHY-002	[Date/Time]	Lab Tech Johnson	Storage	Preservation	[Signature]	Test completed

RECEIPT/INVOICE LOG

Emergency Expenses

Receipt #	Date	Vendor	Service/Item	Amount	Payment Method	Submitted	Reimbursed
R-001	[Date]	Home Depot	Tarps, plywood	\$234.56	Credit Card	Yes	Pending
R-002	[Date]	ABC Restoration	Emergency dry-out	\$3,500.00	Check #1234	Yes	Partial
R-003	[Date]	XYZ Boarding	Board-up service	\$850.00	Credit Card	Yes	Yes
R-004	[Date]	U-Haul	Truck rental	\$156.78	Credit Card	Yes	No

Mitigation Expenses

Receipt #	Date	Vendor	Service	Amount	Prevent Damage To	Approved	Paid By
R-010	[Date]	ABC Restoration	Water extraction	\$2,500	Flooring/Structure	Yes	Insurance
R-011	[Date]	XYZ Equipment	Dehumidifier rental	\$450/week	Mold prevention	Yes	Self
R-012	[Date]	DEF Tree Service	Tree removal	\$1,800	Further damage	Pending	Self

CORRESPONDENCE TRACKING LOG

Insurance Company Communications

Corr #	Date	Type	Direction	From/To	Subject	Response Required	Response Date	Method
C-001	[Date]	Email	Outgoing	To: Adjuster	Initial claim	Acknowledgment	[Date]	Email

Corr #	Date	Type	Direction	From/To	Subject	Response Required	Response Date	Method
C-002	[Date]	Letter	Incoming	From: Insurance	Coverage decision	Appeal if needed	[Date]	Certified
C-003	[Date]	Phone	Outgoing	To: Claims dept	Status update	Follow-up	N/A	Recorded
C-004	[Date]	Email	Incoming	From: Adjuster	Document request	Send docs	[Date]	Email

### Phone Call Log

Date/Time	Duration	Party	Number	Subject	Key Points	Follow-up Required	Recording
[Date/Time]	23 min	Adjuster Smith	555-1234	Initial report	Claim # assigned	Send photos	Yes - saved
[Date/Time]	15 min	Claims Dept	800-555-1234	Coverage question	Confirmed covered	Written confirm	Yes - saved
[Date/Time]	45 min	Adjuster Smith	555-1234	Settlement offer	\$95,000 initial	Counter needed	Yes - saved

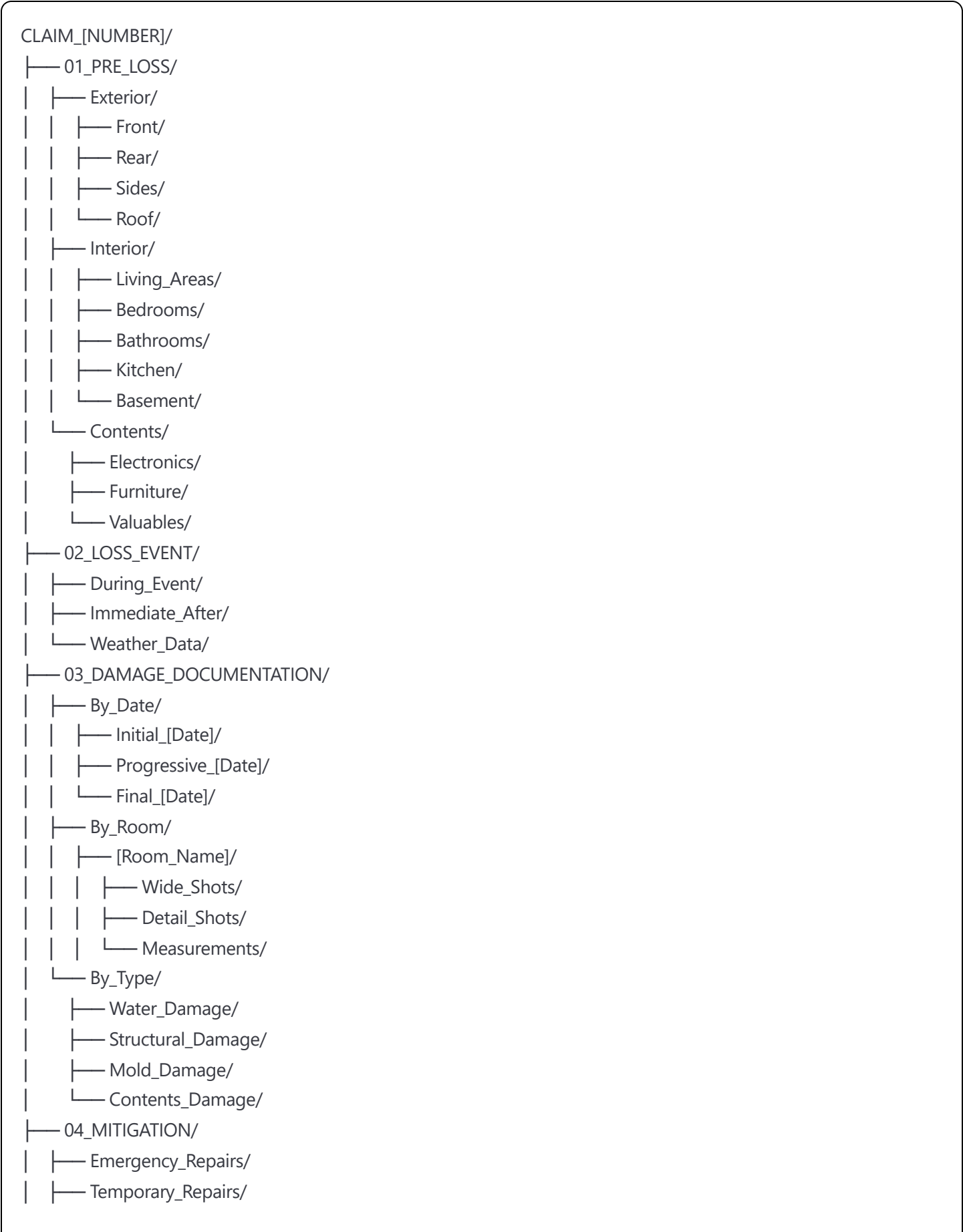
### EXPERT REPORT TRACKING

#### Expert Engagement Log

Report #	Expert Type	Name	Company	Credentials	Date Engaged	Report Date	Cost	Key Findings
EXP-001	Structural Engineer	John PE	XYZ Engineering	PE #12345	[Date]	[Date]	\$1,500	Foundation damage
EXP-002	Industrial Hygienist	Dr. Mary Jones	ABC Environmental	CIH #67890	[Date]	[Date]	\$800	Category 3 water
EXP-003	Cause & Origin	Bob Smith	Fire Investigations	CFI #13579	[Date]	[Date]	\$2,000	Lightning strike
EXP-004	Roofing Expert	Tom Wilson	Roofing Consultants	HAAG Certified	[Date]	[Date]	\$600	Impact damage

# DIGITAL FILE ORGANIZATION SYSTEM

## Folder Structure



```
| └─ Prevention_Measures/
| └─ 05_PROFESSIONAL_DOCUMENTATION/
|   └─ Adjuster_Visits/
|     └─ Visit_1_[Date]/
|       └─ Visit_2_[Date]/
|     └─ Contractor_Estimates/
|     └─ Expert_Reports/
|     └─ Inspections/
| └─ 06_REPAIR_PROCESS/
|   └─ Demolition/
|   └─ In_Progress/
|     └─ Week_1/
|     └─ Week_2/
|     └─ [Continue]/
|   └─ Completion/
| └─ 07_RECEIPTS_INVOICES/
|   └─ Emergency/
|   └─ Mitigation/
|   └─ Living_Expenses/
|   └─ Repairs/
| └─ 08_CORRESPONDENCE/
|   └─ Insurance_Company/
|   └─ Contractors/
|   └─ Legal/
|   └─ Other_Parties/
| └─ 09_WITNESS_STATEMENTS/
| └─ 10_PHYSICAL_EVIDENCE/
| └─ 11_BACKUP_ARCHIVE/
```

## File Naming Convention

**Standard Format:** YYYY-MM-DD\_ClaimNumber\_Category\_Description\_Version

Examples:

- 2024-03-15\_CLM123456\_Photo\_LivingRoom\_WaterDamage\_v1.jpg
- 2024-03-16\_CLM123456\_Video\_Walkthrough\_Complete\_v1.mp4
- 2024-03-17\_CLM123456\_Doc\_Estimate\_ABCCContractor\_v2.pdf

# METADATA PRESERVATION

## Critical Metadata to Preserve

File Type	Essential Metadata	How to Preserve	Verification Method
Photos	Date/time, GPS, camera settings	No editing of originals	EXIF viewer
Videos	Date/time, duration, codec	Copy, don't convert	MediaInfo tool
Documents	Creation date, author, modifications	Save as PDF/A	Properties check
Audio	Date/time, duration, format	WAV or lossless	Audio analyzer

## Digital Authentication

Method	Purpose	Implementation	Storage
Hash Values	Verify unchanged	MD5/SHA-256 for all files	Separate log
Timestamps	Prove creation date	System time + photo	Multiple sources
Digital Signatures	Authenticate documents	DocuSign/Adobe Sign	Cloud + local
Blockchain	Immutable record	Selected critical docs	Service + record

# QUALITY CONTROL CHECKLIST

## Photo Quality Assurance

- ☐ **Resolution:** Minimum 6MP (3000x2000)
- ☐ **Focus:** Sharp, clear detail visible
- ☐ **Lighting:** Adequate, no excessive shadows
- ☐ **Composition:** Damage centered, context visible
- ☐ **Scale:** Reference object or measurement visible
- ☐ **Angles:** Multiple angles for each damage area
- ☐ **Close-ups:** Detail shots of specific damage
- ☐ **Wide shots:** Context and overall view
- ☐ **Metadata:** EXIF data intact
- ☐ **File format:** High-quality JPEG + RAW archive

## Video Quality Assurance

- ☐ **Resolution:** Minimum 1080p
- ☐ **Stability:** Steady, no excessive shaking
- ☐ **Audio:** Clear narration if included
- ☐ **Coverage:** All areas documented

- ☐ **Duration:** Appropriate length (not too long)
- ☐ **Format:** Standard MP4 format
- ☐ **Playback:** Tests on multiple devices
- ☐ **Backup:** Multiple copies stored

Document Quality Assurance

- ☐ **Scan quality:** 300 DPI minimum
- ☐ **Legibility:** All text clearly readable
- ☐ **Completeness:** All pages included
- ☐ **Order:** Logical sequence maintained
- ☐ **Format:** PDF for permanence
- ☐ **Originals:** Safely stored
- ☐ **Backup:** Multiple locations

SUBMISSION TRACKING

Evidence Submission Log

Date Sent	Method	Recipient	Items Sent	Quantity	Size	Confirmation	Response	Follow up
[Date]	Email	<a href="mailto:adjuster@insurance.com">adjuster@insurance.com</a>	Photos 1-50	50 files	245 MB	Read receipt	Acknowledged	No need
[Date]	Portal	Insurance claim portal	Videos 1-3	3 files	1.8 GB	Upload confirm	Processing	Check status
[Date]	Certified Mail	Claims Department	Documents	45 pages	N/A	Signed receipt	Received	No need
[Date]	FTP	<a href="mailto:adjuster@insurance.com">adjuster@insurance.com</a>	Complete archive	250 files	4.5 GB	Transfer log	Reviewing	We check

Adjuster Review Tracking

Evidence Type	Date Submitted	Date Reviewed	Adjuster Comments	Additional Needed	Date Provided
Initial Photos	[Date]	[Date]	Need close-ups of roof	Yes - roof details	[Date]
Contractor Estimates	[Date]	[Date]	Reviewing line items	Clarification on code	[Date]
Expert Reports	[Date]	[Date]	Accepted	None	N/A

Evidence Type	Date Submitted	Date Reviewed	Adjuster Comments	Additional Needed	Date Provided
Receipts	[Date]	[Date]	Missing hotel bill	Yes - hotel receipt	[Date]

## EVIDENCE GAPS & FOLLOW-UP

### Identified Gaps

Gap Type	Description	Impact on Claim	Action Required	Responsible	Due Date	Status
Photos	Attic damage	May miss coverage	Schedule photo session	Self	[Date]	Pending
Documents	2022 roof invoice	Proves maintenance	Locate in files	Self	[Date]	Searching
Expert	HVAC evaluation	System damage proof	Schedule inspection	HVAC Pro	[Date]	Scheduled
Witness	UPS driver statement	Corroborate timeline	Contact UPS	Self	[Date]	In progress

### Follow-up Required

Item	Reason	Contact	Method	Attempts	Last Attempt	Next Action
Mold test results	Not received	ABC Labs	Phone/Email	3	[Date]	Site visit
Neighbor statement	More detail	John Smith	In person	1	[Date]	Second visit
Weather data	Official report	NOAA	Online request	1	[Date]	Follow up

## EVIDENCE PRESERVATION GUIDELINES

### Digital Preservation

- Never edit original files** - Make copies for any edits
- Multiple backup locations** - Cloud + external drive + physical media
- Regular backup schedule** - Daily during active claim
- Version control** - Track all document revisions
- Access control** - Password protect sensitive documents

## Physical Evidence Preservation

1. **Climate control** - Store in dry, cool location
2. **Proper containers** - Acid-free boxes, sealed bags
3. **Label everything** - Date, location, description
4. **Photo before storing** - Document condition
5. **Chain of custody** - Log every transfer

## Legal Hold Considerations

- Preserve all evidence until claim fully resolved
- Maintain for minimum 7 years after settlement
- Consider permanent retention for major claims
- Never destroy evidence during dispute
- Consult attorney before disposing

## CERTIFICATION

### Evidence Authentication Statement

I, [Name], certify that:

1. All photographs, videos, and documents are authentic
2. No evidence has been altered or manipulated
3. Dates and times recorded are accurate
4. All statements and descriptions are true
5. Chain of custody has been maintained