

# Damage Assessment Calculator Guide

## Overview

This comprehensive guide helps you systematically assess property damage, calculate repair costs, and document your claim for maximum recovery.

## Step 1: Initial Damage Assessment

### Safety First

- ☐ **Secure Property:** Prevent further damage
- ☐ **Document Safety Issues:** Hazards, structural concerns
- ☐ **Contact Authorities:** If required (fire, police, etc.)
- ☐ **Notify Insurer:** Report claim immediately
- ☐ **Preserve Evidence:** Don't dispose of damaged items

### Damage Documentation

- ☐ **Photograph Everything:** Before any cleanup
- ☐ **Video Documentation:** Walk-through of entire property
- ☐ **Written Inventory:** Detailed list of damaged items
- ☐ **Measurements:** Room dimensions, damage areas
- ☐ **Date/Time Stamps:** When damage occurred

## Step 2: Damage Categories

### Structural Damage

- ☐ **Foundation:** Cracks, settling, water damage
- ☐ **Walls:** Drywall, framing, insulation
- ☐ **Roof:** Shingles, decking, flashing, gutters
- ☐ **Windows/Doors:** Frames, glass, hardware
- ☐ **Flooring:** Carpet, hardwood, tile, subfloor
- ☐ **Ceiling:** Drywall, insulation, fixtures

### Mechanical Systems

- ☐ **HVAC:** Heating, cooling, ductwork
- ☐ **Plumbing:** Pipes, fixtures, water heater
- ☐ **Electrical:** Wiring, outlets, fixtures, panel
- ☐ **Appliances:** Kitchen, laundry, built-ins

### Personal Property

- ☐ **Furniture:** Living room, bedroom, dining
- ☐ **Electronics:** TVs, computers, audio equipment
- ☐ **Clothing:** Seasonal, special occasion, work
- ☐ **Kitchen Items:** Dishes, cookware, small appliances
- ☐ **Art/Collectibles:** Paintings, antiques, memorabilia

## Step 3: Cost Calculation Methods

### Replacement Cost vs. Actual Cash Value

- ☐ **Replacement Cost:** New item cost (less deductible)
- ☐ **Actual Cash Value:** Replacement cost minus depreciation
- ☐ **Market Value:** What item would sell for today
- ☐ **Repair Cost:** Cost to restore to pre-loss condition

### Depreciation Factors

- ☐ **Age of Item:** How old is the damaged property?
- ☐ **Condition:** Was it in good condition before loss?
- ☐ **Quality:** High-end vs. standard quality items
- ☐ **Useful Life:** Expected lifespan of the item

## Step 4: Damage Assessment Worksheet

### Room-by-Room Assessment

#### Living Room

- **Flooring:** Type \_\_\_\_\_, Damage \_\_\_\_\_
- **Walls:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Ceiling:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Windows:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Furniture:** Items \_\_\_\_\_, Value \$ \_\_\_\_\_

#### Kitchen

- **Cabinets:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_

- **Countertops:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Appliances:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Flooring:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_

#### Bedrooms

- **Room 1:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Room 2:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Room 3:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_

#### Bathrooms

- **Bathroom 1:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Bathroom 2:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_

#### Other Areas

- **Basement:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Attic:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Garage:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_
- **Exterior:** Damage \_\_\_\_\_, Repair Cost \$ \_\_\_\_\_

## Step 5: Cost Estimation Sources

#### Professional Estimates

- ☐ **General Contractor:** Overall repair estimate
- ☐ **Specialty Contractors:** HVAC, plumbing, electrical
- ☐ **Roofing Contractor:** Roof damage assessment
- ☐ **Flooring Specialist:** Floor repair/replacement
- ☐ **Painter:** Interior/exterior painting costs

#### Online Resources

- ☐ **HomeAdvisor:** Local contractor estimates
- ☐ **Angie's List:** Verified contractor reviews
- ☐ **RS Means:** Construction cost database
- ☐ **Xactimate:** Insurance industry standard
- ☐ **Marshall & Swift:** Building cost data

#### Retail Sources

- ☐ **Home Depot/Lowe's:** Material costs
- ☐ **Furniture Stores:** Replacement furniture prices
- ☐ **Electronics Retailers:** TV, computer, appliance costs
- ☐ **Online Retailers:** Amazon, Wayfair, etc.

## Step 6: Documentation Requirements

#### Required Documentation

- ☐ **Photos:** Before/after, close-up, wide shots
- ☐ **Videos:** Walk-through, damage demonstration
- ☐ **Receipts:** Original purchase receipts
- ☐ **Estimates:** Professional repair estimates
- ☐ **Inventories:** Detailed item lists
- ☐ **Measurements:** Room dimensions, damage areas

#### Supporting Evidence

- ☐ **Police Reports:** If applicable
- ☐ **Fire Department Reports:** If applicable
- ☐ **Weather Reports:** For weather-related damage
- ☐ **Expert Reports:** Engineer, contractor assessments
- ☐ **Comparable Sales:** For unique or high-value items

## Step 7: Claim Calculation Summary

#### Total Damage Assessment

- **Structural Damage:** \$ \_\_\_\_\_
- **Personal Property:** \$ \_\_\_\_\_
- **Additional Living Expenses:** \$ \_\_\_\_\_
- **Debris Removal:** \$ \_\_\_\_\_
- **Emergency Repairs:** \$ \_\_\_\_\_
- **Total Claim Value:** \$ \_\_\_\_\_

#### Deductible and Net Recovery

- **Total Damage:** \$ \_\_\_\_\_
- **Deductible:** \$ \_\_\_\_\_
- **Net Recovery:** \$ \_\_\_\_\_

## Step 8: Quality Control Checklist

### Before Submitting Claim

- ☐ **All Damage Documented:** Nothing missed
- ☐ **Costs Verified:** Multiple estimates obtained
- ☐ **Photos Complete:** All angles covered
- ☐ **Receipts Gathered:** Original purchase documentation
- ☐ **Timeline Documented:** When damage occurred
- ☐ **Cause Established:** What caused the damage

### Review Process

- ☐ **Double-Check Math:** All calculations verified
- ☐ **Compare Estimates:** Multiple sources consulted
- ☐ **Verify Coverage:** Check policy for exclusions
- ☐ **Document Everything:** Keep detailed records
- ☐ **Professional Review:** Consider expert opinion

## Step 9: Common Mistakes to Avoid

### Documentation Errors

- ☐ **Incomplete Photos:** Missing damage areas
- ☐ **Poor Quality:** Blurry, dark, unclear images
- ☐ **Missing Receipts:** No proof of ownership
- ☐ **Inadequate Descriptions:** Vague damage descriptions
- ☐ **No Measurements:** Missing dimensions

### Calculation Errors

- ☐ **Underestimating:** Not accounting for all damage
- ☐ **Missing Items:** Forgetting damaged property
- ☐ **Wrong Depreciation:** Incorrect age/condition factors
- ☐ **Labor Costs:** Not including professional installation
- ☐ **Hidden Damage:** Not investigating thoroughly

## Step 10: Professional Resources

### When to Hire Professionals

- ☐ **Large Claims:** Over \$10,000 in damage
- ☐ **Complex Damage:** Structural, electrical, plumbing
- ☐ **Disputed Claims:** Insurer disagreement
- ☐ **Time Constraints:** Approaching deadlines
- ☐ **Lack of Expertise:** Unfamiliar with damage assessment

### Types of Professionals

- ☐ **Public Adjusters:** Licensed claim advocates
- ☐ **Contractors:** Repair cost estimates
- ☐ **Engineers:** Structural damage assessment
- ☐ **Appraisers:** Property value determination
- ☐ **Attorneys:** Legal representation

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*This guide is for informational purposes only. For complex or large claims, consider consulting with qualified professionals.*