

COMPREHENSIVE CLAIM EVIDENCE CHECKLIST - ENHANCED VERSION

Document Category: Tracking & Internal Use
Document Number: 30 of 33

CLAIM IDENTIFICATION AND OVERVIEW

Basic Information




Policyholder Name(s): [Primary and all named insureds]
Policy Number: [Number]
Policy Period: [Start date - End date]
Claim Number: [Primary claim number]
Supplemental Claim Numbers: [List all]
Date of Loss: [Date and time]
Date Reported: [Date and time]
Cause of Loss: [Detailed description]
Type of Claim: [Property/Liability/Business/Auto/etc.]
Adjuster Assigned: [Name, contact, claim load]
Public Adjuster: [If retained - name, license, contact]
Attorney: [If retained - name, firm, contact]
Checklist Created: [Date]
Last Updated: [Date]

Coverage Summary

Coverage Type	Limit	Deductible	Sub-limits	Endorsements
Dwelling	[\$Amount]	[\$Amount]	[List]	[List]
Other Structures	[\$Amount]	[\$Amount]	[List]	[List]
Personal Property	[\$Amount]	[\$Amount]	[List]	[List]
Loss of Use	[\$Amount]	N/A	[List]	[List]
Liability	[\$Amount]	N/A	[List]	[List]

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 (all pages)
- ☐ Declarations pages (all renewal periods)
- ☐ All endorsements and riders
- ☐ Amendments and changes
- ☐ Coverage summaries

Location: [Where stored]

Digital Copy: [Yes/No - Where]

☐ **Premium Payment History**

- ☐ Payment receipts (12 months minimum)
- ☐ Cancelled checks/bank statements
- ☐ Auto-payment confirmations
- ☐ No-lapse letter (if applicable)

Proves: Coverage in force

Location: [Where stored]

☐ **Prior Policies**

- ☐ Previous 3-5 years policies
- ☐ Shows coverage improvements
- ☐ Documents upgrade history

Relevance: Replacement cost basis

Policy Analysis Documents

- ☐ Coverage comparison worksheet
- ☐ Endorsement explanation notes
- ☐ Exclusion identification list
- ☐ Sub-limit tracking sheet

- ☐ Deductible application analysis
-

SECTION 2: LOSS EVENT DOCUMENTATION

Immediate Loss Documentation ●

☐ Date/Time Recording

- ☐ Written timeline of events
- ☐ Discovery time noted
- ☐ Notification times logged
- ☐ Emergency response times

Format: [Written/Digital/Video]

Witness: [Name if applicable]

☐ Cause of Loss Evidence

- ☐ Weather reports (official sources)
- ☐ NOAA data
- ☐ Local weather station
- ☐ Historical weather data
- ☐ News articles about event
- ☐ Neighborhood damage reports
- ☐ Utility outage reports

Sources: [List all sources]

Official Reports ●

☐ Police Report

- ☐ Report number: [Number]
- ☐ Officer name/badge: [Info]
- ☐ Filed date: [Date]
- ☐ Copy obtained: [Date]

☐ Fire Department Report

- ☐ Incident number: [Number]
- ☐ Cause determination: [Finding]
- ☐ Response time: [Time]
- ☐ Personnel on scene: [Names]

☐ Other Official Reports

- ☐ Building inspector report
- ☐ Health department (if applicable)
- ☐ Code enforcement

- ☐ Utility company reports
-

SECTION 3: PHOTOGRAPHIC AND VIDEO EVIDENCE

Pre-Loss Documentation ●

☐ Property Condition Photos

- ☐ Exterior - all sides: [Date taken]
- ☐ Roof condition: [Date taken]
- ☐ Interior - all rooms: [Date taken]
- ☐ Basement/attic: [Date taken]
- ☐ Recent improvements: [Date taken]

Storage: [Location/Cloud service]

Quality: [Resolution/format]

☐ Personal Property Photos

- ☐ Room-by-room inventory photos
- ☐ Valuable items close-ups
- ☐ Collections/sets together
- ☐ Serial numbers visible
- ☐ Items in use (lifestyle photos)

Post-Loss Documentation ●

☐ Immediate Damage Photos

- ☐ Overall damage views: [# photos]
- ☐ Each damaged area: [# photos]
- ☐ Close-up details: [# photos]
- ☐ Measurement references: [Included Y/N]
- ☐ Date/time stamps: [Verified Y/N]

Taken by: [You/Adjuster/Public adjuster/Other]

☐ Progressive Documentation

- ☐ Daily progress photos during repairs
- ☐ Hidden damage when exposed
- ☐ Temporary repairs made
- ☐ Mitigation efforts shown
- ☐ Before cleanup photos

Video Documentation ●

- ☐ Walk-through Videos

- ☐ Pre-loss video tour: [Date/duration]
- ☐ Post-loss complete tour: [Date/duration]
- ☐ Narrated descriptions: [Y/N]
- ☐ Multiple angles covered: [Y/N]

Format: [File type/size]

Backup locations: [List]

Aerial/Drone Documentation

- ☐ Roof damage aerial views
 - ☐ Property overview shots
 - ☐ Neighborhood context photos
 - ☐ Before/after comparisons
-

SECTION 4: PROPERTY INVENTORY DOCUMENTATION

Structural Components

☐ Room-by-Room Inventory

- ☐ Square footage per room
- ☐ Ceiling heights noted
- ☐ Window count and sizes
- ☐ Door specifications
- ☐ Built-in features list

Format: [Spreadsheet/App/Written]

☐ Materials and Finishes Schedule

- ☐ Flooring types and grades
- ☐ Wall coverings/paint brands
- ☐ Ceiling materials
- ☐ Trim and molding details
- ☐ Hardware and fixtures

Documentation: [Photos/Receipts/Specs]

☐ Systems and Components

- ☐ HVAC specifications
- ☐ Electrical panel/wiring details
- ☐ Plumbing fixtures list
- ☐ Appliance models/serials
- ☐ Smart home components

Personal Property Inventory ●

☐ Detailed Contents List

- ☐ Item description
- ☐ Purchase date/location
- ☐ Original cost
- ☐ Current replacement cost
- ☐ Model/serial numbers
- ☐ Quantity owned

Total items documented: [Number]

Total value claimed: \$[Amount]

☐ Supporting Documentation

- ☐ Purchase receipts: [# available]
- ☐ Credit card statements: [Months covered]
- ☐ Bank statements: [Months covered]
- ☐ Appraisals: [Items/dates]
- ☐ Warranty cards: [# items]
- ☐ Owner's manuals: [# items]

High-Value Items ●

☐ Special Documentation

- ☐ Jewelry appraisals
- ☐ Art/collectibles valuations
- ☐ Electronics receipts
- ☐ Firearm registrations
- ☐ Scheduled items documentation

Total scheduled value: \$[Amount]

SECTION 5: FINANCIAL DOCUMENTATION

Property Records ●

☐ Ownership Documents

- ☐ Deed/Title
- ☐ Survey (recent)
- ☐ Property tax assessments (3 years)
- ☐ HOA documents (if applicable)

☐ Mortgage Information

- ☐ Current mortgage statement
- ☐ Payoff amount
- ☐ Escrow analysis
- ☐ Lender contact information

Improvement Documentation ●

☐ Renovation Records

- ☐ Permits pulled
- ☐ Contractor invoices
- ☐ Material receipts
- ☐ Before/after photos
- ☐ Inspection certificates

Total improvements value: \$[Amount]

☐ Maintenance Records

- ☐ HVAC service records
- ☐ Roof maintenance/warranty
- ☐ Appliance service records
- ☐ Pest control records
- ☐ Other routine maintenance

SECTION 6: PROFESSIONAL REPORTS AND ESTIMATES

Damage Assessment Reports ●

☐ Adjuster Reports

- ☐ Initial inspection report
- ☐ Supplemental inspection reports
- ☐ Adjuster's estimate/scope
- ☐ Cause and origin report

Obtained via: [FOIA/Attorney/Other]

☐ Independent Adjusters

- ☐ Public adjuster report
- ☐ Estimate differences noted
- ☐ Supplemental discoveries
- ☐ Code requirement analysis

Expert Evaluations ●

☐ Engineering Reports

- ☐ Structural engineer assessment
- ☐ Foundation evaluation
- ☐ Roof system analysis
- ☐ Code compliance review

Engineer: [Name/credentials]

☐ **Specialized Experts**

- ☐ Mold assessment/protocol
- ☐ Environmental testing
- ☐ Industrial hygienist report
- ☐ Electrical system evaluation
- ☐ Plumbing system assessment

Contractor Documentation ●

☐ **Repair Estimates** (Minimum 3)

- ☐ Detailed line-item estimates
- ☐ Labor/materials separated
- ☐ Code upgrades identified
- ☐ Timeline for completion
- ☐ Contractor license/insurance

Range: \$[Low] - \$[High]

☐ **Mitigation Invoices**

- ☐ Emergency services
- ☐ Water extraction
- ☐ Temporary repairs
- ☐ Board-up services
- ☐ Content manipulation

SECTION 7: CORRESPONDENCE AND COMMUNICATIONS

Written Communications ●

☐ **Claim Correspondence**

- ☐ Initial claim report confirmation
- ☐ All letters to carrier
- ☐ All letters from carrier
- ☐ Email threads printed
- ☐ Portal messages saved
- ☐ Text messages exported

Total documents: [Number]

☐ **Phone Call Documentation**

- ☐ Call logs with dates/times
- ☐ Names of representatives
- ☐ Reference numbers
- ☐ Call recordings (if legal)
- ☐ Follow-up confirmations

Meeting Documentation ●

☐ **In-Person Meetings**

- ☐ Meeting notes
- ☐ Attendee list
- ☐ Items discussed
- ☐ Commitments made
- ☐ Follow-up items

SECTION 8: RECEIPTS AND EXPENSE TRACKING

Emergency Expenses ●

☐ **Immediate Response Costs**

- ☐ Emergency repairs
- ☐ Tarping/board-up
- ☐ Water mitigation
- ☐ Temporary utilities
- ☐ Security services

Total: \$[Amount]

Submitted: [Date]

Living Expenses ●

☐ **ALE Documentation**

- ☐ Hotel/rental receipts
- ☐ Restaurant receipts
- ☐ Additional mileage logs
- ☐ Storage unit receipts
- ☐ Laundry expenses
- ☐ Pet boarding costs

Monthly total: \$[Amount]

Professional Fees ●

☐ Service Provider Invoices

- ☐ Public adjuster agreement/invoices
 - ☐ Attorney retainer/invoices
 - ☐ Engineer fees
 - ☐ Expert witness costs
 - ☐ Document preparation
-

SECTION 9: BUSINESS INTERRUPTION (If Applicable)

Financial Records ●

☐ Income Documentation

- ☐ Tax returns (3 years)
- ☐ Profit/loss statements
- ☐ Monthly sales records
- ☐ Bank statements
- ☐ Accounts receivable

☐ Expense Documentation

- ☐ Fixed costs continuing
- ☐ Payroll records
- ☐ Lease agreements
- ☐ Utility bills
- ☐ Insurance premiums

Business Operations ●

☐ Operational Records

- ☐ Customer contracts
 - ☐ Supplier agreements
 - ☐ Employee records
 - ☐ Inventory counts
 - ☐ Production records
-

SECTION 10: MEDICAL DOCUMENTATION (If Injuries)

Injury Records

☐ Medical Treatment

- ☐ Emergency room records
- ☐ Hospital admission records
- ☐ Physician reports
- ☐ Diagnostic test results
- ☐ Prescription records
- ☐ Therapy/rehabilitation records

☐ Impact Documentation

- ☐ Work absence records
 - ☐ Disability determinations
 - ☐ Activity restrictions
 - ☐ Prognosis reports
-

SECTION 11: WITNESS AND THIRD-PARTY INFORMATION

Witness Documentation

☐ Witness List

- ☐ Names and contact information
- ☐ Relationship to claim
- ☐ What they observed
- ☐ Written statements obtained
- ☐ Availability for testimony

Total witnesses: [Number]

Neighbor Information

☐ Supporting Evidence

- ☐ Similar damage documentation
 - ☐ Photos they took
 - ☐ Their repair estimates
 - ☐ Insurance claim outcomes
-

SECTION 12: LEGAL AND COMPLIANCE DOCUMENTATION

Legal Documents ●

☐ Regulatory Filings

- ☐ DOI complaints
- ☐ BBB complaints
- ☐ Attorney General complaints
- ☐ NAIC complaints

Reference numbers: [List]

☐ Legal Notices

- ☐ Reservation of rights letters
- ☐ Proof of loss forms
- ☐ Examination under oath transcripts
- ☐ Appraisal demands

Deadline Tracking ●

☐ Critical Dates Documented

- ☐ Statute of limitations: [Date]
 - ☐ Appeal deadlines: [Date]
 - ☐ Supplemental claim deadlines: [Date]
 - ☐ Depreciation recovery deadline: [Date]
-

SECTION 13: ORGANIZATION AND STORAGE SYSTEM

Physical Organization ●

☐ Filing System Setup

- ☐ Labeled folders/binders
- ☐ Chronological organization
- ☐ Category separation
- ☐ Original documents secured
- ☐ Copies readily available

Location: [Describe system]

Digital Organization ●

☐ Electronic Filing

- ☐ Folder structure created

- ☐ Naming convention established
- ☐ Documents scanned (resolution: [DPI])
- ☐ Cloud backup active
- ☐ External drive backup
- ☐ Password protection enabled

Primary location: [System/service]

Backup location: [System/service]

Access and Sharing

- ☐ **Document Accessibility**
 - ☐ Shared with spouse/family
 - ☐ Public adjuster access granted
 - ☐ Attorney access provided
 - ☐ Quick reference guide created
 - ☐ Emergency contact list prepared
-

SECTION 14: QUALITY CONTROL CHECKLIST

Document Verification

- ☐ **Accuracy Check**
- ☐ All dates verified
- ☐ Dollar amounts confirmed
- ☐ Names spelled correctly
- ☐ Policy numbers accurate
- ☐ Calculations double-checked

Completeness Review

- ☐ **Gap Analysis**
- ☐ Missing documents identified
- ☐ Follow-up list created
- ☐ Request letters sent
- ☐ Deadlines calendared
- ☐ Alternative sources identified

Legal Readiness

- ☐ **Litigation Preparation**
- ☐ Documents authenticated

- ☐ Chain of custody maintained
- ☐ Originals preserved
- ☐ Witness list updated
- ☐ Expert reports finalized

SECTION 15: ACTION ITEMS AND FOLLOW-UP

Immediate Actions Required

Priority	Task	Deadline	Assigned To	Status
<div><div></div>HIGH</div>	[Task]	[Date]	[Person]	[Status]
<div><div></div>MED</div>	[Task]	[Date]	[Person]	[Status]
<div><div></div>LOW</div>	[Task]	[Date]	[Person]	[Status]

Documents Still Needed

Document	Source	Request Date	Follow-up Date	Received
[Document]	[Where/who]	[Date]	[Date]	[Y/N]

Professional Consultations Scheduled

Professional	Purpose	Date/Time	Location	Documents to Bring
[Name/Type]	[Why]	[When]	[Where]	[List]

FINAL REVIEW AND SIGN-OFF

Review Milestones

- ☐ Initial documentation complete: [Date]
- ☐ 30-day review performed: [Date]
- ☐ 60-day review performed: [Date]
- ☐ Pre-settlement review: [Date]
- ☐ Final audit complete: [Date]

Quality Assurance

Prepared by: [Name] - [Date]

Reviewed by: [Name/Title] - [Date]

Attorney review: [Name] - [Date]

Ready for presentation: [Yes/No]

Notes and Special Circumstances

[Space for important notes, unique situation details, special documentation requirements]

APPENDICES

A. Document Request Letter Templates

[Include templates for requesting specific documents]

B. State-Specific Requirements

[List unique requirements for your state]

C. Insurance Company Contact Information

[Complete contact details for all relevant parties]

D. Resource List

[Helpful websites, tools, apps, services]

Version: 3.0

Last Updated: [Current date]

Next Review: [Scheduled date]

Disclaimer: This checklist is for informational and organizational purposes only. It does not constitute legal advice. Consult with qualified professionals (public adjusters, attorneys, etc.) for guidance specific to your claim. Requirements may vary by state, policy type, and claim circumstances.