



EMERGENCY DOCUMENTATION CHECKLIST

Protect Your Claim: What to Photograph, Save, and Record After Property Damage

Residential and Commercial Property Owners

1) Notify Your Insurance Company Immediately

- ☐ Report the loss as soon as possible to your insurance carrier or agent
- ☐ Request a claim number and record your adjuster's contact information
- ☐ Keep copies of all emails, letters, and claim-related communications

2) Photograph & Video Everything

Pre-Loss Documentation (Most Critical)

- ☐ Save any pre-loss photos or videos of your property, because the policy provides coverage to restore the property to its pre-loss condition

Post-Loss Documentation (Before Cleanup)

- ☐ Preserve damaged property and materials until the carrier has completed inspection
- ☐ Images and videos of interior and exterior damages
- ☐ If materials must be removed, photograph and inventory everything first
- ☐ Close-ups of damaged areas and suspected cause
- ☐ Photographs, videos, and an inventory of any removed materials should also be maintained

3) Prevent Further Damage

- ☐ Shut off utilities or stop the source of water if safe to do so
- ☐ Contact qualified, licensed mitigation professionals
- ☐ Document every mitigation step with photos, receipts, and invoices
- ☐ Maintaining a detailed record of when the issue was discovered, who was contacted, what work was performed, and what mitigation measures were taken
- ☐ Request a claim number

4) Save Important Documents

- ☐ Insurance policy, claim number, and adjuster information
- ☐ Mitigation and repair estimates/invoices
- ☐ Inventory and asset records
- ☐ Lease agreements, permits, and code notices
- ☐ Key emails, texts, and contractor communications
- ☐ Receipts for emergency supplies, hotels, meals, storage, and temporary housing
- ☐ HOA communications and bylaws (if applicable)

5) Keep a Detailed Claim Log

- ☐ Date and time the damage occurred (or was discovered)
- ☐ When the carrier was notified
- ☐ Who responded (adjuster, contractors, mitigation company)
- ☐ Timeline of repairs and mitigation work
- ☐ Damaged areas, equipment, and business interruptions
- ☐ Record approximate age and value of damaged items
- ☐ Note upgrades or renovations (flooring, cabinets, appliances, etc.)
- ☐ Create a room-by-room inventory of damaged belongings
- ☐ Lost revenue, extra expenses, and operational impacts

Need help documenting your loss?

Johnson & Johnson Consulting helps policyholders navigate the claims process, document damage, and protect their interests from the start.

Contact us to learn how we can support your property insurance claim.

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