CLAIMS CLARITY
ACADEMY

FREE QUICK REFERENCE

THE FIRST 72 HOURS

A quick reference for the first three days after damage: a hailstorm, a burst pipe, a ceiling stain, a fallen tree, a fire or a break-in. Keep it where you can grab it.

01 SAFETY FIRST

02 THE FIRST HOUR

03 PHOTO SHOT LIST

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How to use this. Safety comes first, every time. Then work down the pages in order and check items off as you go. You don't need to read it all now: jump to the section you need.

1. SAFETY FIRST: SIX HARD STOPS

These come before photos, phone calls or cleanup.

DAMAGED ROOF
Never climb a damaged or wet roof. Photograph from the ground with zoom, from upstairs windows, or from the attic hatch.

WATER NEAR POWER
Water near outlets, fixtures or the panel: shut off that circuit from a dry spot, or call an electrician. Don't stand in water to do it.

GAS SMELL
Leave the house and get a safe distance away, then call your gas utility's emergency line or 911. Don't flip switches on the way out.

SAGGING OR CRACKING
A ceiling bulging with water or a leaning wall: keep everyone out of that area and call a professional.

AFTER A FIRE
Don't go back in until the fire department or a building official says it's safe.

A BREAK-IN
If anyone might still be inside, don't go in. Call the police from outside and wait for them.

The order bends for safety. Water: shut off the water first, if it's safe (not if you'd have to stand in water or reach past a wet outlet or panel). Fire: stay out until you're told it's safe. Theft: call the police first. A gas smell or water near wiring: make it safe first.

2. THE FIRST HOUR: FOUR STEPS

1
DOCUMENT
Wide shots, close-ups and a short video before you touch anything.

2
SECURE
Keep people safe and move belongings out of harm's way.

3
MITIGATE
Stop the spread with temporary fixes: a tarp, board-up, water removal.

4
RECORD
Write down what you did, when and why. Keep every receipt.

3. PHOTOS: THE SHOT LIST

Every damaged spot gets three photos: wide (where it is), mid (how far it spreads) and close (exactly what's wrong, with a coin or tape measure for scale). Shoot from the ground, from a window or from inside a room; zoom does the climbing. The roof surface comes from the adjuster's drone or ladder, or your roofer's photos.

OUTSIDE

- [ ] House number or mailbox with the house behind it
- [ ] Street view showing any neighbors' damage
- [ ] Front, right, rear, left, always in that order
- [ ] Each roof slope from the ground, with zoom
- [ ] Soft metals: gutters, downspouts, roof vents, pipe caps, AC fins, the mailbox, grills, patio furniture
- [ ] Siding, windows and screens: each wall, then each window on the storm-facing side
- [ ] Other structures: fences, sheds, a detached garage, playsets, driveway lights

EVIDENCE THAT DISAPPEARS

- [ ] Hailstones next to a coin or ruler, right away, plus a wide shot of where they landed
- [ ] Shingle pieces and granules in gutters or at downspouts

INSIDE

- [ ] Each affected room from the doorway, then the ceiling, walls and floor
- [ ] Under windows and around light fixtures
- [ ] Where water came from: the pipe, appliance or opening, and the shutoff
- [ ] Damaged belongings, with their labels and serial plates

ATTIC: ONLY IF IT'S SAFE AND EASY

- [ ] Look in from the hatch with a flashlight. Don't walk in
- [ ] From the hatch, look for stains on the underside of the roof, wet or matted insulation, and any daylight coming through
- [ ] Skip it if the ceiling below is wet or sagging, the attic is very hot, or you see loose, pebble-like vermiculite insulation (the EPA says to assume it contains asbestos and leave it alone)
- [ ] Otherwise ask the roofer or the mitigation company to photograph it

PHOTO HABITS THAT HOLD UP

- Take enough photos to clearly show all the damage and the condition of each area, including areas that aren't damaged.
- Aim for the first 24 to 48 hours, when it's safe and practical.
- Keep your phone's date and time accurate, and back up the originals the same day.
- Never delete a blurry shot, and never edit an original (save edits as copies).

4. DO NOW, WAIT, OR AVOID

DO NOW

- Have a roofer or emergency tarping service tarp an opening in the roof. Keep the invoice and take before and after photos.
- Remove standing water and dry the area if it's safe for you (keep receipts and a time log), or call a water mitigation company (keep its invoice and drying logs).
- Move undamaged belongings out of the wet or damaged area.
- Keep the failed part or a sample of damaged material until the adjuster has seen it.

WAIT

- Permanent repairs (new drywall, flooring, a new roof) wait until the damage is documented and inspected.
- If permanent work truly can't wait for safety, photograph before, during and after, write down why, and tell your insurer first.

AVOID

- Painting over a stain so the room looks normal. It erases evidence the adjuster needs to see.
- Throwing out damaged items before you photograph them and their labels.
- Signing a repair contract, or any form that gives a contractor your claim or your insurance payment, before the adjuster has seen the damage.
- Agreeing to anyone "covering" your deductible.

Mitigation is not repair. Temporary, reversible protection is expected, and the standard policy form pays the reasonable cost of it. Those costs count as part of your claim, and your deductible applies to the claim total. Keep every receipt and invoice, and log your own time and materials.

5. WHO TO CALL, AND WHAT TO KEEP

YOUR LOSS	CALL	KEEP
WATER	A plumber to stop and fix the leak, and a water mitigation company for drying.	The plumber's written report of what failed, the invoice, and the failed part, bagged and labeled.
FIRE	911. Then, once you're told it's safe: a board-up company, a fire and smoke mitigation company, and an electrician before the power comes back on.	The fire department's incident report, and every invoice.
LIGHTNING	A licensed electrician to inspect the panel and the affected circuits.	Their written report and invoice.
STORM	A roofer, licensed where your state requires it, for a tarp and an inspection.	The roofer's written report and estimate, the tarp invoice, and a weather record for your date and address (NOAA's Storm Events Database is free).
THEFT OR VANDALISM	The police, the day you find it.	The police report number, with each item listed, and proof you owned each item.
EVERY LOSS	A general contractor for structural concerns or damage that needs several trades.	Photos and video, a room-by-room damage list, and one folder per professional.

In most cases you decide who does the work; a "preferred" label is a suggestion. Check your policy: some let the insurer repair the damage itself or require its repair program.

6. YOUR 72-HOUR CHECKLIST

- [ ] Photos of the address, all four sides and each roof slope, from the ground
- [ ] Soft metals, other structures, every affected room and the attic photographed
- [ ] All original photos backed up today
- [ ] Temporary protection in place, with before and after photos
- [ ] Receipts and invoices in one folder, including your own time and materials
- [ ] First entry in your claim diary: when you found the damage and what you did
- [ ] Can't stay home? Start a record: the date you left, why, where you stayed, receipts by day
- [ ] Claim reported, or a time set to report it (prompt notice is a policy duty)
- [ ] Declarations page found: your limits, deductibles and endorsements
- [ ] Policy deadlines on your calendar (some policies ask for a sworn proof of loss within 60 days)
- [ ] Nothing signed at the door under pressure: written estimates only, no deductible deals
- [ ] Proof for your kind of loss saved: the failed part, a police report number, a fire report requested

7. START YOUR CLAIM FOLDER TODAY

On your phone or computer, make one folder for the claim with six folders inside it.

01 Exterior photos
Four sides, roof slopes, soft metals, other structures.

02 Interior photos
Room by room, plus the attic.

03 Receipts
Tarps, supplies, mitigation invoices, your time log.

04 Correspondence
Emails, letters and notes of every call.

05 Estimates and reports
The insurer's estimate, and one folder per contractor or professional.

06 Living expenses
Only if you can't stay home: lodging, meals, mileage.

Your state. Rules differ by state. Many states limit what a roofer can do with your claim and ban deals to cover your deductible. Check your state insurance department's website for the current rules.

WHAT COMES NEXT

These first three days protect your home and your record. The full Claims Clarity Academy course walks you through the rest of the claim, one step at a time:

1. **REPORTING THE CLAIM**
   Open the claim without weakening it: the first call, recorded statements, and getting everything in writing.
2. **PREPARING FOR THE INSPECTION**
   Be ready before anyone climbs a ladder: your pre-inspection packet, and walking the property with the adjuster.
3. **UNDERSTANDING THE ESTIMATE**
   Read the insurer's estimate line by line, without the jargon.
4. **HANDLING DISAGREEMENTS**
   A calm, written path forward: the escalation ladder, written disputes, and appraisal.

It also includes the complete Claim Toolkit: worksheets, Excel workbooks and sample letters you can edit.

GET THE FULL COURSE

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