

# Claims Specialist Photo Checklist

Insurance claims documentation is only as strong as the photos behind it. Whether documenting storm damage, water intrusion, fire loss, or a liability event, the carrier, adjuster, and umpire will scrutinize every image for date, location, and context. When a claim is disputed, a supplement is denied, or an appraisal is triggered, the question is always the same: **can you prove the damage existed, what caused it, and what it will take to restore it to pre-loss condition?** This guide covers every loss type.

## THE 7 PHASES

### Document Every Phase, Protect Every Job

#### 01 PHASE Scene Establishment

- Street address with street sign visible
- Date/time stamp confirmed accurate
- Adjacent properties for context
- Overall property — all four elevations
- GPS location confirmed in metadata
- Pre-loss reference photos (if available)
- Aerial or elevated perspective if possible
- Weather conditions at time of inspection
- Carrier file number visible in shot

#### 02 PHASE Exterior Damage Documentation

- Roof — all slopes, wide shots first
- Gutters — dents, separation, overflow marks
- Windows — cracks, broken seals, frame damage
- Hail impacts — scale reference in frame
- Fascia, soffit & trim damage
- Exterior doors — damage & operation
- Wind damage — lifted, missing, torn material
- Siding — impacts, cracks, separation
- Foundation — cracks or displacement

#### 03 PHASE Interior Damage Documentation

- Entry point of water or damage
- Flooring damage — pattern & extent
- Mechanical damage — HVAC, water heater
- Ceiling staining — outline & center
- Insulation saturation exposed
- Contents damage — room by room
- Wall intrusion — width & height measured
- Structural damage — load-bearing elements
- All rooms — four-wall shots each



## 04 PHASE Water & Mold Damage

- Moisture readings with meter in frame
- Source of intrusion documented
- Daily moisture log photos
- Moisture map — all affected areas
- Secondary damage from intrusion
- Mold remediation scope before work
- Visible mold — type & coverage area
- Drying equipment placement
- Post-remediation clearance documented

## 05 PHASE Fire & Smoke Damage

- Origin & cause area documented
- Soot pattern on walls & ceilings
- Electrical system damage
- Char depth — probe or measurement
- Structural members — burn or char
- Contents — charred or smoke-damaged
- Smoke travel path — all affected rooms
- HVAC system — smoke infiltration
- Suppression system activation evidence

## 06 PHASE Scope & Measurement Documentation

- Roof squares — measurement reference
- Linear footage of damaged trim
- Material samples photographed
- Room dimensions with tape visible
- Window & door unit sizes
- Matching material availability issues
- Ceiling height documented
- Floor plan sketch with measurements
- Line-item scope tied to each photo

## 07 PHASE Supplement & Closeout Documentation

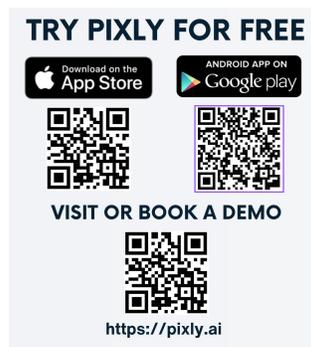
- Supplement items — before & after
- Contractor estimate line by line
- Xactimate or scope sheet on-site
- Hidden damage discovered during repair
- Completed repairs — wide & detail shots
- Carrier inspection appointment noted
- Code upgrade items documented
- Before & after — each damaged area
- Final claim package — organized by section

**HOW TO USE THIS IN THE FIELD****Turn This Checklist Into Your Daily Workflow**

- 01 Establish Scene Before Touching Anything**  
Wide shots from all four sides of the property — taken before you move a single piece of debris or open a door — establish the as-found condition that anchors your entire claim.
- 02 Always Include a Scale Reference**  
Hail impacts, crack widths, and damage dimensions are meaningless without a reference. A ruler, coin, or tape measure in the frame turns a photo into a measurement.
- 03 Photograph Moisture Readings in Context**  
A moisture meter reading photographed in isolation proves nothing. The meter must be in the frame with the affected material visible — tied to a specific location in the moisture map.
- 04 Organize by Coverage Category, Not by Room**  
Carriers and adjusters review claims by coverage line — dwelling, contents, ALE. Organizing your photo set by coverage category from the start speeds up every review.

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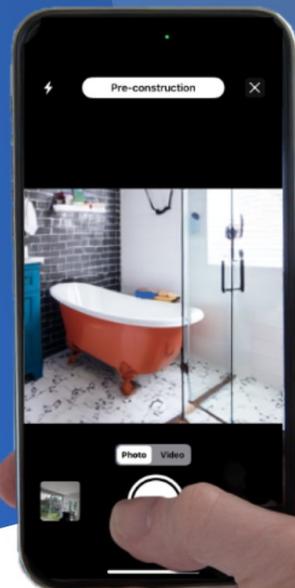
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### STOP SKETCHY DISPUTES

Time stamped, location stamped records of pre-construction conditions, progress and work completed.



### STOP WORK PHOTO CHAOS

Never text another work photo. Never upload to another disorganized drive. Never lose photos in between family pictures.



### ASSIGN AND TRACK TASKS

Snap, Tag, Share & Collaborate. Get a list of open items and close them out in real time. Send instant end of day reports.



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