Before the Insurance Adjuster Arrives

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The inspection sets the ceiling on your claim

The carrier's adjuster typically spends under two hours at your property, and the scope they write becomes the starting point for every payment after that. What you show them, and what you fail to show them, drives the number.

Use this one-pager the day before the inspection.

Prepare the property

- ☐ Make every damaged area accessible: move furniture, open closets, unlock the basement, attic, crawlspace, and garage.
- ☐ Flag damage with painter's tape or sticky notes so nothing is walked past.
- ☐ Lay out damaged contents in one place with brand, age, and cost noted.
- ☐ Have moisture readings, restoration reports, and mitigation invoices printed and ready.
- ☐ Note any pre-existing conditions honestly, so they are not used to deny new damage.

Prepare your paperwork

- ☐ Printed policy declarations page and endorsements.
- ☐ Your own photo/video documentation on a device you can hand over or share.
- ☐ Your room-by-room damage log.
- ☐ Receipts for emergency repairs and living expenses.
- ☐ Written list of questions about coverage, deductible, and timelines.

What to say — and what not to say

- Do describe what happened factually and in order, with dates.
- Do point out damage in every room, including ones that look untouched.
- Do ask for the adjuster's full scope and estimate in writing.
- Do not guess at causes, dates, or repair costs — "I don't know, I'll confirm" is a complete answer.
- Do not speculate about maintenance failures or admit fault.
- Do not agree that any area is undamaged before it has been properly inspected.

Questions to ask before they leave

- What is your scope of damage, and when will I receive the written estimate?
- What price list and date are you using for material and labor rates?
- Are you including code upgrades, overhead and profit, and matching of finishes?

- How is my deductible being applied, and is any part of this ACV rather than RCV?
- What documentation do you still need from me, and by what date?

> If the inspection has already happened and the offer feels low, you can still reopen and supplement the claim. Most of the recovery we win comes after a first offer, not before it.

> Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.