Property Damage Documentation Checklist

Free homeowner guide • Nassau & Suffolk County, NY

Why documentation decides your settlement

Insurance companies pay for damage that is proven, not damage that is described. The single biggest reason Long Island claims get underpaid is thin documentation: too few photos, no room-by-room list, and no record of what the property looked like before the loss.

Work through this checklist within the first 48 hours if it is safe to do so, and keep everything in one folder.

First 48 hours

- ☐ Stop the ongoing damage if it is safe (shut off water, tarp the roof, board openings).
- ☐ Photograph and video everything before any cleanup or demolition.
- ☐ Report the loss to your carrier and write down the claim number, date, and the name of everyone you speak with.
- ☐ Keep every receipt for emergency work, drying equipment, hotels, and meals.
- ☐ Do not throw away damaged property until it has been photographed and listed.

Photo and video checklist

- ☐ Wide shot of every affected room from two opposite corners.
- ☐ Close-ups of each damaged surface: ceilings, walls, floors, trim, cabinets, doors.
- ☐ The source of the loss (burst pipe, roof opening, appliance, tree impact).
- ☐ Serial number and model plates on damaged appliances and mechanicals.
- ☐ Exterior: all four elevations, roof (from a safe vantage point), gutters, siding, windows, fences, sheds.
- ☐ Time-stamped video walkthrough narrating what you see, room by room.
- ☐ Moisture readings or thermal images if a restoration company took them.

Paper trail to collect

- ☐ Full policy including all endorsements and the declarations page.
- ☐ Every letter, email, and estimate from the carrier or its adjuster.
- ☐ Restoration, plumbing, roofing, and mitigation invoices.
- ☐ Pre-loss photos (phone camera roll, real estate listings, holiday photos).
- ☐ Maintenance and repair records that show the property was in good condition.

Property Damage Documentation Checklist

Free homeowner guide • Nassau & Suffolk County, NY

Room-by-room damage log

Copy this table for each room. Detail here is what supports a line-item estimate.

Room / area	What is damaged	Photos taken (Y/N)	Notes (moisture, odor, hidden damage)

Mistakes that cost money

- Cleaning or gutting before the damage is documented.
- Accepting a verbal scope without a written line-item estimate.
- Signing a release or cashing a final payment while damage is still unresolved.
- Forgetting Additional Living Expense (hotel, meals, laundry, pet boarding) if the home is unlivable.
- Leaving out hidden damage inside walls, insulation, subfloor, and HVAC.

> 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.