

HOMEOWNERS INSURANCE CLAIM PREP & DOCUMENTATION TOOLKIT

Your step-by-step guide to documenting damage, filing your claim, and communicating with confidence.



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Welcome to Your Homeowners Insurance Claim Toolkit

Created by the American Homeowners Association (AHA)

When disaster strikes or damage occurs, filing an insurance claim shouldn't add to your stress. This toolkit was designed to help you document, organize, and navigate your claim from the first photo to the final payout — all with confidence.

Inside, you'll find clear checklists, fillable templates, expert tips, and mock scripts that walk you through every step of the process. Whether your roof just sprung a leak or you're preparing for hurricane season, this guide empowers you to protect your home — and your peace of mind.

Use it now, keep it updated, and refer back whenever you need to file or follow up on a claim. You've got this — and AHA is here to help.

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Claim Prep & Damage Documentation Checklist

Organize & Document

Your step-by-step guide to staying organized, documenting damage, and getting the coverage you deserve.

Assess & Secure

- Ensure everyone is safe; call 911 or emergency services if needed
- Shut off water, gas, or electricity if safe to prevent more damage
- Take initial photos before touching or cleaning anything

Document Damage Thoroughly

- Photograph all affected areas (wide and close-up)
- Record a video walkthrough and describe the damage verbally
- Note when the damage occurred and what caused it (if known)

Organize Essential Information

- Pull your insurance policy and declarations page
- Gather receipts or proof-of-purchase for any damaged items
- Start a dedicated folder for photos, receipts, and claim documents

Contact Your Insurer

- File the claim online or call your insurer as soon as possible
- Ask for your claim number and adjuster's name + contact info
- Record the date, time, and summary of the conversation

Track Claim Progress

- Log all phone calls, emails, and site visits
- Keep notes about what was said and by whom
- Save all adjuster reports, emails, and letters

Claim Prep & Damage Documentation Checklist - Cont'd A

Save All Receipts

Track temporary repair costs (e.g., boarding windows, tarping roof)

- Keep hotel, food, or relocation expenses if you had to leave your home
- Label each receipt with date, amount, and purpose

After Repairs Are Complete

- Take photos of the repaired areas
- Save final invoices, warranty info, and contractor paperwork
- Confirm claim closure and final payment with your insurer

📝 Notes

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Pro Tips & Common Pitfalls

When you're dealing with home damage, the last thing you want is a preventable setback with your insurance claim. Use these insights to stay a step ahead, avoid the common traps, and take control of your claim from day one.

What to Do Right

The first 48 hours matter most.

Take photos, call your insurer, and document everything — even if you're overwhelmed. Early action sets the foundation for a smoother, faster claim.

You're not "arguing" when you advocate.

If a payout seems too low or something feels off, speak up. Respectful, organized pushback with evidence can make a real difference.

Keep your story straight — and logged.

Use a simple log to track who you talked to, what was said, and what comes next. When your documentation lines up, it's more likely to get approved quickly.

Don't throw anything away too soon.

That ruined rug might smell awful and you want to toss it right now — but document first. Photograph everything. Then ask before tossing.

Take before-and-after photos, not just "after."

Photos are your most powerful proof. Wide shots, close-ups, timestamps — the more, the better.

Stick to temporary repairs unless approved.

Stopping damage (like tarping a roof or shutting off water) is smart. But tearing out drywall or replacing a system before an adjuster sees it can jeopardize your coverage.

What to Watch Out For

Assuming your policy covers "everything."

Standard homeowners insurance doesn't always include flooding, mold, or sewer backups. Know your exclusions, riders and/or consult your agent.

Ignoring the adjuster's report.

Review your claim summary line-by-line. Missing rooms? Outdated pricing? Let the adjuster know. Mistakes happen, and you can request corrections.

Starting major repairs without sign-off.

We get it — you want your house back. But if the work's already done before it's inspected the insurer might not cover all of it if it was not done correctly and within the policy limits.



Pro Tips & Common Pitfalls - Cont'd

Waiting too long to appeal.

Most policies give you 30–60 days to challenge a decision. Don't let frustration turn into inaction — a calm, documented appeal can work.

Hiring the wrong help.

After big storms, "storm chasers" show up offering quick fixes. Vet all contractors. Check licenses. When in doubt, ask your insurer if they've worked with them before.

The Real Pro Move? Use This Claim as a Wake-Up Call

Once things settle, take time to:

- Review your policy
- Update your home inventory
- Add riders for anything that wasn't covered
- Increase coverage if you're underinsured

Most homeowners only fix their protection after something goes wrong. **Don't be most homeowners.**



Essential Claim Tracking Templates

These tracking tools help you stay on top of receipts, damage logs, phone calls, and approvals — all in one clean, easy-to-share format.

Each log below is designed to be printable, fillable, or used as a spreadsheet. We recommend creating a folder labeled with your claim number and saving these forms digitally and physically.

Damage Documentation Log

Room/Area	Item Affected	Description of Damage	Photo Taken?	Est. Value	Comments





Essential Claim Tracking Templates - Cont'd



Communication Log

Date	Contact Name	Contact Method (phone, email, etc.)	Summary of Discussion	Next Steps	





Expense & Reimbursement Log

Date	Item/Service	Cost	Reason	Receipt Saved?



Essential Claim Tracking Templates - Cont'd



Claim Summary Sheet

Claim #	Date Filed	Type of Claim (Storm / Water)	Adjuster Name	Status	Total Claimed	Final Payout



Talking Scripts

Know what to say, when to say it, and how to stay in control.

Making calls during a stressful time can be overwhelming. These scripts are designed to help you speak confidently with insurers, adjusters, contractors, and emergency services — while keeping your claim on track.

Calling for Emergency Services or Utilities

Script:

"Hi, I'm calling from [address]. We've had [brief description: fire, flood, structural damage]. Everyone is safe, but we need help with [e.g., shutting off gas, securing the area]."

Calling Your Insurance Company to File a Claim

Before You Call:

Have your policy number, the date of damage, and a quick summary of what happened.

Script:

"Hi, I need to file a homeowners insurance claim for damage that occurred on [date]. My policy number is [XXXXXX]. The issue is [brief summary — e.g., water damage from a roof leak during a storm]. What information do you need from me to begin?"

Ask:

- What's the timeline for next steps?
- Will an adjuster be assigned?
- What documentation should I gather now?

Talking To Your Adjuster

Script (Initial Contact):

"Hi [Adjuster's Name], thanks for handling my claim. I wanted to confirm the inspection date and ask if there's anything specific I should prepare or have ready for your visit."

During Follow-Up:

"I've uploaded [photos, receipts, logs] to support the claim. Can you confirm you've received them and let me know if anything's missing?"



Talking Scripts - Cont'd

Hiring a Contractor (and Avoiding Scams)

Initial Call or First Visit:

"Hi, I'm getting repair estimates for damage we had on [date]. It's part of an insurance claim, so I'll need a written, itemized estimate that I can submit to my adjuster."

Vetting Their Credentials:

"Can you confirm that you're licensed in [your state] and carry liability and workers' comp insurance? I'd appreciate a copy of your license and insurance certificate for my records."

"Have you worked with insurance claims before? Are you familiar with how to document damage or prepare estimates that meet insurer requirements?"

Setting Expectations:

"Please don't start any major repairs until my adjuster approves the scope and amount. I may need to get insurer sign-off before we begin."

"If we move forward, I'll need everything in writing — including a contract, payment terms, and any warranties on the work."

Red Flags to Watch Out For (and What to Say):

If a contractor says:

- "We can start today if you pay cash up front."
- "I'll deal with the insurance company just sign here."
- "We don't need permits for this kind of job."

Respond with:

"Thanks, but I'm only working with licensed, insured contractors who provide detailed documentation and follow proper permit rules. I'll need to verify those details before we move forward."

Pausing or Canceling Work Until You Have Approval

"We're still waiting on insurer approval, so I need to hold off on any work beyond emergency repairs. I'm happy to keep the estimate on file, but I can't commit to additional services until I confirm coverage."



Talking Scripts - Cont'd

Following Up on a Delayed Claim

Script:

"Hi, I'm following up on claim #[XXXX], which I filed on [date]. I haven't received an update recently, and I'd like to check the status. Has the adjuster completed their report? Is there anything else you need from me to move forward?"

Clarifying a Coverage Denial

Script:

"Thanks for your response on the claim decision. I'd like to understand more about the reason for the denial. Could you walk me through which part of the policy excludes this coverage and send a written explanation for my records?"

Speaking with a Public Adjuster (if hired)

Script:

"Thanks for agreeing to review my claim. I'd like to be clear on your process, fees, and communication — especially what you'll handle directly with the insurer and what I'll still be responsible for. Can we go over that now?"

Requesting a Reconsideration

Script:

"Hi, I recently submitted a request for reconsideration for claim #[XXXX]. I wanted to confirm it was received and ask when I can expect a response. I've included additional photos and contractor estimates for review."



Mock Letter: Request for Reconsideration

Use this if your homeowners insurance claim was denied or undervalued.

[Your Full Name]

[Your Address] [City, State ZIP Code] [Email Address] [Phone Number]

[Date]

Claims Department

[Insurance Company Name] [Mailing Address or Claims Email]

RE: Request for Reconsideration – Claim #[Your Claim Number]

To Whom It May Concern,

I am writing to formally request a reconsideration of the decision made on my homeowners insurance claim #[Claim Number], submitted on [Date of Claim Submission], regarding property damage sustained on [Date of Incident].

After reviewing the explanation provided for the [denial / partial payout] of my claim, I believe important information may have been overlooked or misinterpreted. The current assessment does not accurately reflect the extent of the damage and the documented costs associated with repair and recovery.

Summary of Dispute

- Claim Outcome: [e.g., Denied Determined not covered / Undervalued Offered \$4,200 against \$9,750 repair estimate]
- **Main Issue(s):** [e.g., Adjuster omitted mold remediation, repair costs based on outdated rates, etc.]
- Requested Action: [e.g., Full reconsideration of claim with attached documentation]

Attached Supporting Documentation

I have included the following evidence to support my request:

- Licensed contractor repair estimates
- Photographs and videos of damage
- · Home inventory and itemized value list



Mock Letter: Request for Reconsideration - Cont'd

- Receipts for temporary repairs and living expenses
- Communication log with insurer and adjuster
- Local building code or permit requirements (if applicable)
- Comparable market cost examples or invoices

I respectfully request a thorough re-evaluation of the claim based on the above materials. I would appreciate a written response within 14 business days, or sooner if possible, as I am working toward prompt restoration of my home.

Please don't hesitate to contact me directly at [Phone Number] or [Email Address] if you need clarification or additional documentation.

Thank you for your attention to this matter.

Sincerely, **[Your Full Name]** [Policy Number: XXXXXXXXXX]



What to Do if Reconsideration Fails

You've done the right thing: documented the damage, followed the process, and submitted a request for reconsideration. But if your insurer still denies or underpays your claim, and you believe it's unjustified, you still have options.

This section walks you through the three most common next steps. You don't need to be a legal expert — just know which direction makes the most sense for your situation.

What to Do Right

Option 1: Request an Appraisal

Best for: Disputes over the amount of payment — not whether the damage is covered. **What it is:** A formal process where you and the insurer each hire an appraiser. Those two agree on a third neutral party (umpire) to resolve disagreements.

Important: This is usually written into your policy, but you must request it in writing.

Pro Tip: Appraisal is often faster and cheaper than legal action — and it's binding. But it won't help if coverage is denied entirely.

Option 2: File a Complaint with Your State Insurance Department

Best for: Concerns about unfair practices, lack of response, or poor treatment.

What it is: Every state has a department of insurance (DOI) that regulates companies and reviews consumer complaints.

How to do it: File online or by mail. Include your policy number, claim details, insurer responses, and supporting documents.

Resource: Look up your state's DOI at https://content.naic.org/state-insurance-departments

Option 3: Seek Mediation or Hire a Public Adjuster

Best for: Complex or large claims where you want help negotiating or representing your interests. What it is:

- Mediation is a free or low-cost dispute resolution process offered in some states.
- **Public Adjusters** are licensed professionals who handle your claim on your behalf including documentation, negotiation, and appeals.

Warning: Public adjusters typically charge a percentage of your final payout (10–15% is common), so weigh the potential gain against the cost.