CLAIMS PREPARATION CHECKLIST

Get adjuster-ready before disaster strikes

Print this PDF · Check off each step · Keep a copy off-site

Why this matters: After a fire, flood, or storm, most homeowners recall fewer than a third of their belongings. Adjusters settle what you can prove -- not what you remember. A completed checklist turns "I think we had..." into dated, room-by-room evidence.

1. Before disaster -- core checklist

Complete these while your home is intact. Revisit annually, after major purchases, or when you remodel.

- [ ] **Walk every room -- including closets, garage, attic, shed, and outdoor storage.**
  Open cabinets and drawers. Photograph high shelves and under sinks.
- [ ] **Capture serial numbers on appliances, electronics, HVAC, generators, and tools.**
  Photograph the manufacturer plate; keep a clear close-up in your vault.
- [ ] **Photograph or scan receipts and appraisals for items over $100.**
  Jewelry, art, instruments, and collectibles need proof of value for scheduled coverage.
- [ ] **Do a full photo or panorama walkthrough once a year (or after big changes).**
  Capture each room with photos or stitched panoramas -- label rooms as you go.
- [ ] **Tag portable grab-and-go items and note where critical documents live.**
  Passports, wills, policies, titles, and medical records -- know the exact drawer or safe.
- [ ] **Download a full vault backup and store a copy off-site.**
  Cloud account alone is not a backup. Keep a ZIP on an external drive or separate cloud.
- [ ] **Share a read-only summary with your insurance agent before a loss.**
  Agents who already know your inventory resolve claims faster when something happens.
- [ ] **Confirm your policy limits, deductibles, and contents coverage type (ACV vs RCV).**
  Ask your agent what documentation they expect for a contents claim.

2. Room-by-room documentation guide

Use this as a shooting script. Check rooms off as you complete them.

Kitchen & laundry

- Open every cabinet and pantry; photograph contents in place.
- Appliance model/serial plates (fridge, range, dishwasher, washer, dryer, microwave).
- Built-ins, countertops, fixtures, and specialty cookware sets.

Living areas & dining

- Furniture, rugs, lamps, art, mirrors, and electronics with serials.
- Custom millwork, built-in shelving, and window treatments.
- Wide shot of the full room, then detail shots of high-value pieces.

Bedrooms & closets

- Wardrobe collections, shoes, bags, and specialty clothing.
- Mattresses, bedding sets, and furniture.
- Jewelry, watches, and safe contents -- open and photograph if secure to do so.

Bathrooms & utility

- Fixtures, vanity contents, and specialty equipment (bidet, steam, etc.).
- Water heater, softener, electrical panel -- photograph labels and condition.

Garage, attic & exterior

- Tools, sports gear, holiday décor, and stored furniture.
- Roof, siding, fencing, sheds, HVAC condenser, generators, outdoor kitchens.
- Vehicles stored in garage and any free-standing structures.

3. High-value & hard-to-replace focus list

These items are frequently under-documented and disputed. Prioritize them.

- [ ] **Electronics -- TVs, computers, tablets, cameras, consoles, networking gear**
- [ ] **Jewelry, watches, and heirlooms (appraisals if available)**
- [ ] **Musical instruments, sporting equipment, collectibles**
- [ ] **Designer furniture, antiques, and fine art**
- [ ] **Specialty medical equipment and mobility devices**
- [ ] **Home office equipment and professional tools**

4. After a loss -- first 72 hours

Safety first. Do not enter an unsafe structure. Contact emergency services and your carrier's claims line when it is safe to do so.

- [ ] **File a notice of loss with your carrier -- keep your claim/policy number handy.**
  Ask for the adjuster assignment timeline and preferred documentation format.
- [ ] **Photograph damage as found -- rooms, water lines, debris, temporary repairs.**
  Do not discard damaged goods until the adjuster authorizes (or photograph thoroughly first).
- [ ] **Pull your pre-loss inventory, forensic export, and vault backup.**
  Hand structured exports to your adjuster -- not a disordered camera roll.
- [ ] **Start a claim diary: dates, names, phone calls, and promises made.**
  Save emails and letters. Track every temporary living expense if covered.
- [ ] **If denied, underpaid, or stalled -- consult a local disaster attorney.**
  Bring your inventory export, policy, and denial letter to the consultation.

5. What adjusters typically ask for

Arrive prepared with:

- Proof of ownership and pre-loss condition (dated photos/video, room lists).
- Item descriptions with make/model/serial where available.
- Purchase receipts, appraisals, or retailer links supporting replacement cost.
- A clear map of where items lived (room or floor plan).
- Separate lists for contents vs. structure when both are damaged.

ACV vs RCV: Many policies settle personal property at Actual Cash Value (depreciated) unless you can support Replacement Cost Value. Itemized documentation with receipts and verification strengthens an RCV conversation with your carrier.

6. How Cadastre Home helps

This checklist tells you what to do. Cadastre Home helps you build and export it -- room-by-room photos and panoramas, AI-assisted inventory you confirm, forensic PDFs, adjuster CSV/Excel, evacuation prep, and offline vault backups.

Start free (25 items, no credit card): cadastrehome.com/signup

Claims guide & regional checklists: cadastrehome.com/claims-guide

Questions: support@cadastrehome.com

Disclaimer: This checklist is educational and does not constitute legal, insurance, or claims advice. Coverage, documentation standards, and settlement practices vary by policy, carrier, and jurisdiction. Confirm requirements with your agent, adjuster, or counsel.