Steady Restore

Calm help after a disaster - free, 24/7, in your language.

The Insurance Claim Checklist

How to document damage and file a homeowners or renters claim the right way - in plain language.

Free download from steadyrestore.com | Questions: hello@steadyrestore.com

The Insurance Claim Checklist

Before you clean up

- ☐ Photograph and video every affected room and item from multiple angles.
- ☐ Capture the source of the damage (the burst pipe, the roof leak, the appliance).
- ☐ Write a simple list of damaged belongings with a rough value for each.

Find and read your policy

- ☐ Locate your policy number and your insurer's claims phone number.
- ☐ Check whether your situation is covered and what your deductible is.
- ☐ Note that flood damage often needs separate flood insurance - ask your insurer.

File the claim

- ☐ Call your insurer to report the loss as soon as you safely can.
- ☐ Write down the claim number, the adjuster's name, and the date of every call.
- ☐ Ask what emergency steps they will reimburse (like professional water extraction).

Work with the adjuster

- ☐ Be present for the inspection if you can, and share your photos and item list.
- ☐ Get the restoration estimate in writing before major work begins.
- ☐ Keep copies of every document, email, and receipt in one folder.

If something goes wrong

- ☐ If your claim is denied, ask for the reason in writing and review your policy.
- ☐ You can request a re-inspection or a second professional opinion.
- ☐ Steady Restore can help you find a certified pro to assess the damage - free.