

Pre-Loss Home Documentation Checklist

Prepare before your on-site visit with The Claim Consultants

Use this checklist to gather documents, locate items, and pre-photograph areas of your home before your scheduled walkthrough. The more organized you are when we arrive, the more thorough your defensible baseline will be — and the faster a future claim can be resolved.

1. Policy & Insurance Documents

- Current homeowners insurance policy (declarations page + full policy)
- Any endorsements, riders, or scheduled-property additions
- Most recent renewal letter showing coverages and limits
- Flood policy (if separate)
- Umbrella policy (if applicable)
- Insurance agent name, phone, and email

2. Property & Ownership Records

- Deed or title to the property
- Property survey or plot plan (if available)
- Year built, square footage, and roof age
- Mortgage company name and loan number
- Records of major renovations (date, contractor, scope, cost)
- Permits pulled for additions, roofing, electrical, plumbing

3. Exterior — Walk Each Side of the Home

- Front, back, and both side elevations photographed
- Roof condition photos (from ground or drone if available)
- Gutters, downspouts, soffit, and fascia
- Siding, brick, stucco, or stone — note any existing cracks
- Windows, screens, and exterior doors
- Decks, patios, fences, and gates
- Detached structures (sheds, garages, pergolas)
- HVAC condenser, pool equipment, well/septic covers
- Landscaping: mature trees, irrigation, hardscape

4. Interior — Room by Room

For each room, take a wide shot from each corner plus close-ups of finishes, fixtures, and any high-value items.

- Living room / family room
- Kitchen — including inside cabinets and pantry
- Dining room
- All bedrooms — including inside closets
- All bathrooms
- Laundry room
- Office / den
- Basement, attic, and crawlspace (if accessible)
- Garage — interior walls, ceiling, and contents
- Stairways and hallways

5. Building Systems

- HVAC unit(s) — make, model, serial, age
- Water heater — make, model, serial, age
- Electrical panel (open cover for photo if safe)
- Main water shut-off location
- Gas shut-off location
- Sump pump and any backup systems
- Smoke and CO detectors

6. High-Value Contents Inventory

List items above approximately \$500 individually. Include receipts, serial numbers, and photos where possible.

- Jewelry, watches, and precious metals
- Firearms (with serial numbers)
- Artwork, antiques, and collectibles
- Electronics — TVs, computers, cameras, audio equipment
- Major appliances
- Power tools and lawn equipment
- Musical instruments
- Designer clothing, handbags, and furs

- Sporting equipment (bikes, skis, golf clubs)

7. Day-of-Visit Prep

- Unlock gates and any outbuildings
- Secure or crate pets
- Clear access to attic, basement, and electrical panel
- Have policy and renovation records printed or on a tablet
- Make a list of any prior damage or known issues to disclose
- Plan for ~2 hours on site for an average single-family home

Questions before your visit? Email bkirkland@theclaimconsultants.net or call 385-232-5729. The Claim Consultants is an independent consulting firm — we are not affiliated with any insurance carrier.