AN ARDENT WORKSHOP PRODUCT

After the Disaster — First Steps

The calls to make, what to photograph before anything moves, and the figures to find on your policy.

Free · print it and work down it

The first week, in order

If you are reading this in the first days after a fire, flood or storm, start here. These eight come before anything else, and several of them cannot be done later — the photographs especially. Tick them off as you go.

Done	Do this
☐	**Make it safe, then document** — Nobody's claim is worth an injury. Once the property is safe to enter, photograph and video EVERYTHING before you move or throw anything away — wide shots of each room first, then close-ups, then serial plates. Photograph the full refrigerator and freezer before you empty them. If you must remove something for safety or health, photograph it where it lies first.
☐	**Report the claim, and write down the number** — Call the carrier or use the app. Get the claim number, the adjuster's name, and a direct number. After a large event you will be one of thousands, so write down who you spoke to every single time.
☐	**Stop the damage getting worse** — Your policy requires you to take reasonable steps to prevent further damage — tarping a roof, boarding a window, running fans. Those costs are normally reimbursable. Keep every receipt and photograph the work. Do NOT start permanent repairs before the adjuster has seen the damage.
☐	**Start the living-expenses log the first night** — If you cannot live in the home, additional living expenses start immediately — and missing receipts are a common reason this coverage gets cut back. Log the first hotel night, the first meal, the first laundry run. Keep the folio, not just the card statement.
☐	**Find out if a disaster was declared** — If your county is under a federal declaration with Individual Assistance, FEMA and SBA both open with their own deadlines. Check DisasterAssistance.gov. FEMA does not duplicate what insurance pays, so you apply to both and settle it up afterward — do not skip either one.
☐	**Get your policy, not your memory of it** — Ask the carrier or agent for the full policy and the declarations page in writing. The declarations page holds the four numbers that decide everything: dwelling limit, contents limit, additional living expense limit, and deductible — plus whether contents are paid at replacement cost or actual cash value.
☐	**Do not sign anything in the driveway** — Contractors and public adjusters follow disasters. Some are excellent and some are not, and a contract signed on day three is the one people regret. Check a license, ask for proof of general liability insurance, and never pay in full up front.
☐	**Start the inventory while it is fresh** — The room-by-room contents list is the longest job in the whole claim and the one most affected by memory. Start it in the first week, one room at a time, and add to it as you remember things — you can supplement later.

Then: the paperwork, and documenting the loss

Once the immediate things are done, these are what the rest of the claim runs on. Every line says why it matters, because a task with a reason attached is the one that actually gets done.

Done	Stage	What to do	Why
☐	First 72 hours	Photograph and video every room, every damaged item, and every serial plate — before moving or discarding anything.	The single highest-value hour of the whole claim. Wide shot, then close-ups, then the serial plate. Date-stamped phone photos are fine.
☐	First 72 hours	Report the claim and write down the claim number, the adjuster's name, and a direct phone number.	Put it on the Claims & Adjusters tab the same day. After a large event you will speak to a different person each time.
☐	First 72 hours	Take reasonable steps to stop further damage — tarp, board up, dry out — and keep every receipt.	Your policy requires it and normally reimburses it. Photograph the emergency work as well as the damage.
☐	First 72 hours	Start the living-expenses log the first night away from home.	Hotel folio, first meal, first laundry run. Missing receipts are a common reason this coverage gets cut back.
☐	First 72 hours	Check whether your county is under a federal disaster declaration with Individual Assistance.	DisasterAssistance.gov. If it is, FEMA and SBA open with their own separate deadlines.
☐	Get the paperwork	Request the full policy and the declarations page from the carrier or agent, in writing.	Four numbers decide everything: dwelling limit, contents limit, additional living expense limit, deductible. Put them on Loss Summary.
☐	Get the paperwork	Find out whether your contents are covered at replacement cost or actual cash value.	It changes what you are owed and whether there is a second payment to claim later. It is on the declarations page.
☐	Get the paperwork	Confirm whether flood damage is on a separate policy, and open that claim too.	Flood is almost never covered by a homeowners policy. A separate flood policy has its own adjuster and a stricter clock.
☐	Get the paperwork	Ask the mortgage servicer what their claim-check endorsement and release process requires.	Large checks are usually payable to you and the servicer. A stalled release here is a common reason a funded rebuild sits still.

Done	Stage	What to do	Why
☐	**Document the loss**	Build the room-by-room contents inventory — one room at a time, starting the first week.	The longest job in the claim. Open every cupboard, closet, and drawer. Do not skip the garage, shed, or yard.
☐	**Document the loss**	Gather proof for the high-value items: receipts, manuals, box photos, bank records, appraisals.	An item with no proof is not lost — a description, a model number, and a current store listing are all evidence.
☐	**Document the loss**	Photograph the full refrigerator and freezer before emptying them, and log the spoiled food.	Often covered, sometimes under a small separate sub-limit. It is gone the moment you empty it.
☐	**Document the loss**	Ask the adjuster for a copy of their own estimate and the depreciation schedule applied to it.	You are entitled to see the numbers behind the offer. This is what makes a disagreement specific instead of a feeling.

The figures to find on your declarations page

Ask your carrier or agent **in writing** for the full policy and the declarations page — a summary is not the policy. These are the figures on it that decide what you get paid. Write yours in, and date them.

What to look up	Yours	Where / date found
Dwelling limit (structure)		
Contents limit (personal property)		
Additional living expense limit		
Deductible		
Contents coverage basis		

THE ONE MOST PEOPLE HAVE NEVER CHECKED

Contents coverage basis. Replacement cost, or actual cash value? On a replacement-cost policy the insurer pays what your things were worth allowing for age and wear, then **holds back the rest** and releases it as you actually replace each item and send in the receipt. On an actual-cash-value policy there is no second payment at all. It is one line on the declarations page and it changes what you are owed.

What this free checklist does not do

This is the first week. It does not value anything, and it does not compute anything. The full binder is the rest of it: a **loss inventory** that works out the actual cash value and the held-back depreciation for every item from its category and age; a **living-expenses log** that computes the claimable increase over what you normally spent and runs it against your policy's limit; a **deadline clock** for proof of loss, the contents inventory, the FEMA application and appeal, and the depreciation window; a **claim ledger** following every claim from claimed to paid; plus contractor bids against the insurer's estimate, a receipt log, and a live dashboard. **Get the full Disaster-Recovery Claims & Rebuild Binder ›**