



FREE PHOTO GUIDE

Documenting damages for
insurance restoration claims

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WELCOME TO OUR PRESENTATION

Insurance restoration claims require documentation to ensure that the insureds are fully indemnified for their losses and that the contractors are compensated for their work. As the contractor we have to provide the proof of what has occurred at the premise. Photo documentation creates a visual that the adjusters easily understand and gets supplements paid faster.



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KEY TAKE AWAYS

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WHY USE PHOTOS

2

ORDER MATTERS

3

CAPTURE THE PROCESS

4

PUTTING IT TOGETHER

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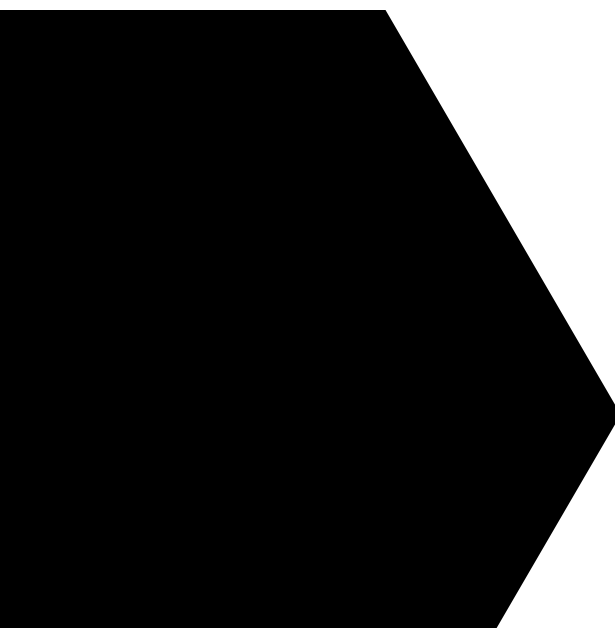



ABOUT US

Here at Write My Supplement, our team has years of experience as adjusters working daily, CAT and desk claims. This has given us a comprehensive understanding of how to navigate the convoluted claims process. Our mission is to be your guide in navigating the insurance portion of your claim. Documenting your claim from beginning to end with the right photos is a crucial part of the supplement process and this guide is the tip of the iceberg.



WHY USE PHOTO



A picture is worth a thousand words and when it comes to the insurance claims process, this couldn't be more true. Once the carriers have written their initial estimate, the burden of proof for any additional damage is on the insured's shoulders. As their hired expert in construction, insureds rely on the contractor's expertise to convey the restoration process to the carrier. Documenting the claim with photos shows overlooked obstacles, hidden damages, ensuing damages and more. It answers the question "Do we owe for this?"

PHOTO ORDER

Establish a routine and take your photos in the same order each time. Arrange the photos in a logical order that the adjusters understand.

- Starting with the exterior, work from top to bottom then left to right. This means starting with the roof, circling the elevations, then the interior.
- Take overview, mid range and close up pictures.
- Once inside, take overviews and close ups for each room.
- Finish one structure before moving on to the next.

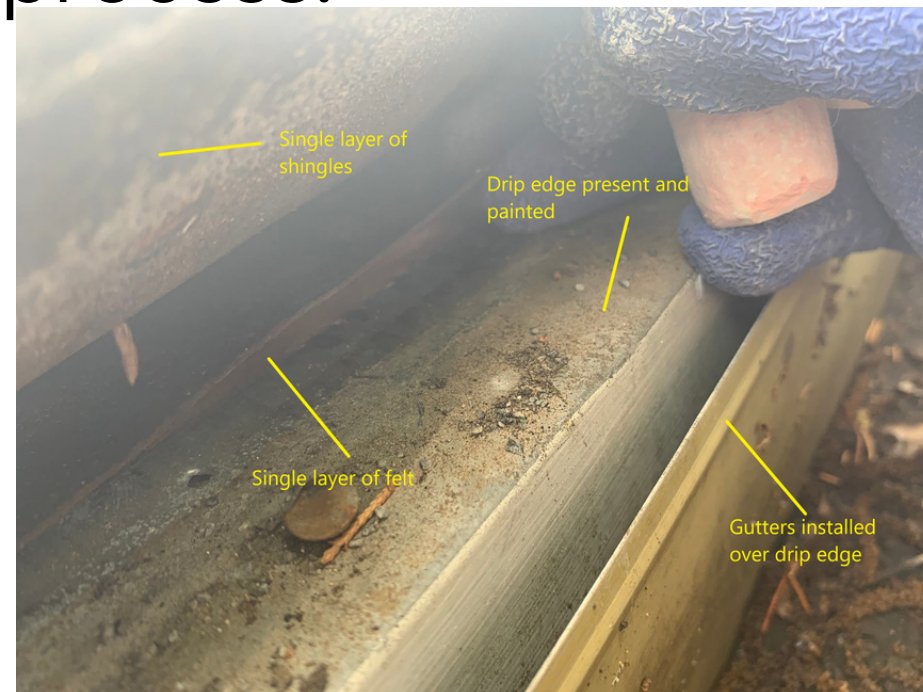
Top to
bottom,
then
left to right



PRE-PRODUCTION

Take photos of the property before beginning any work. These can be taken before, during or after the adjuster meeting.

- This is your way of documenting pre-existing condition.
- These photos can be referenced to show additional repairs that need to be completed and can be used for the beginning stages of the supplement process.



Take photos that highlight multiple point of interest.



IN PROGRESS

These are photos of the crew in action and how additional labor and materials are easily justified. When you show up on build day, show the crew hand loading shingles, repairing rafters and placing tarps.

- These can be used to document quality.
- Be sure to capture the hidden damages and unforeseen repairs.
- Show the process for completing difficult repairs.



In progress
photos explain
additional
costs



COMPLETION

These photos show that the scope of outlined work has been performed. This will include exterior and interior photos for each structure and is typically the last stage of the claims supplement process.

- These pictures can be used for pricelist updates.
- Use these photos with a final invoice to have the depreciation released.



Take photos
with a date and
time stamp for
pricelist
updates



HOW WE USE PHOTOS

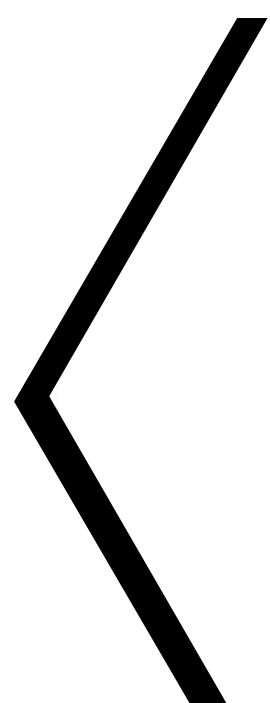
When you submit your project, it should include roughly 200 photos. We will select the photos that are the most effective at displaying loss in its entirety, arrange them so that they flow with the estimate and call attention to the details. The estimate will indicate where photo evidence has been provided.

A well documented estimate is the foundation of the presentation to the carriers and a comprehensive justification for the increased cost of repairs.

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ean fascia	89.07 LF	0.61	0.00	10
prep fascia for paint				
22. Prime & paint exterior fascia - wood, 6" - 8" wide	89.07 LF	1.73	1.52	31
23. Detach & Reset Gutter / downspout - aluminum - up to 5'	24.00 LF	5.33	0.00	25
In order to paint fascia				
24. R&R Gutter / downspout - aluminum - up to 5'	12.00 LF	8.76	4.01	21
Refer to photo 21 for the damaged downspout				
25. R&R Overhead door & hardware - 16' x 7'	1.00 EA	1,185.30	77.97	252
26. Paint overhead door - Large - 2 coats (per side)	1.00 EA	143.28	4.55	29
27. R&R Glazing bead - Vinyl	48.00 LF	2.96	8.77	30
Overhead (garage) door opener - Detach & reset	1.00 EA	176.76	0.00	35
Refer to photo 7 for garage door opener				
Overhead door weather stop	1.00 LF	3.03	3.40	20



CONTACT US

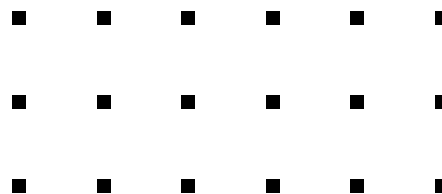
Set up a consultation and let our team or professionals guide you in documenting your insurance restoration projects.



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A decorative border on the left and right sides of the slide, composed of several hexagonal shapes. Some hexagons are solid orange, some are solid black, and some contain black and white photographs of business professionals in various settings, such as meetings and office environments.

THANK YOU

Stay tuned for more guides and training opportunities.

Two decorative patterns of small black dots arranged in a grid, one on the left and one on the right side of the slide.

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