

# Pre-Loss Documentation Checklist

Protect your property. Strengthen your future claim.

## 01 Interior Photos

Document every room thoroughly.

- Wide shots of each room
- All four walls
- Ceilings & floors
- Windows & doors
- Closets & storage areas
- Appliances & fixtures
- Under sinks (plumbing)
- Water heaters
- HVAC units
- Electrical panels
- Attics & crawl spaces

## 02 Exterior Photos

Capture the full structure.

- Front, back, and both sides
- Roof (from ground or drone)
- Gutters & downspouts
- Siding, stucco, brick
- Windows & exterior doors
- Decks, patios, porches
- Fences & gates
- Driveways & walkways
- Detached structures (sheds, garages)

## 03 Systems & Upgrades

Document anything that adds value.

- HVAC systems
- Electrical upgrades
- Plumbing upgrades
- Water filtration systems
- Solar panels
- Smart home systems
- Security systems
- Recent renovations
- Flooring replacements
- Kitchen or bathroom remodels

*Attach receipts, invoices, or contractor estimates when possible.*

## 04 Landlord / Investor Items

Skip if not applicable.

- Current leases
- Rent rolls
- Deposit records
- Notices served
- Maintenance logs
- Tenant move-in photos
- Appliance serial numbers
- Utility responsibility agreements

## 05 Important Documents

Keep digital + printed copies.

- Insurance policy (full PDF)
- Declarations page
- Mortgage documents
- HOA documents
- Contractor warranties
- Appliance warranties
- Prior claim history
- Property tax records

## 06 Video Walkthrough

Record a slow, steady walkthrough of:

- Entire interior
- Entire exterior
- Mechanical systems
- Roof (if safe)
- Any upgrades or improvements

*Store videos in cloud storage (Google Drive, iCloud, Dropbox).*

## 07 Inventory List

Document personal property or landlord-provided items.

- Furniture
- Electronics
- Appliances
- Tools
- Fixtures
- Specialty equipment

*Include: Photos, serial numbers, purchase dates, and receipts (if available).*

## 08 Storage & Backup

Recommended backup methods.

- Cloud backup (Google Drive, Dropbox, OneDrive)
- External hard drive
- Printed binder stored off-site

### Need Help?

Progressive Public Adjusters — We help homeowners, landlords, and investors prepare before a loss and fight for them after one.