



AFTER THE DISASTER

A Homeowner's Checklist

CONTACT 24-7 FIRST, THEN NOTIFY YOUR INSURANCE

- ☐ Speak with a 24-7 Restoration expert before calling your insurer—we'll help you take the right steps and limit further damage.
- ☐ Then notify your insurance company—we can help you communicate with them from the very first call.
- ☐ Write down your claim number and the adjuster's contact info.
- ☐ Request a copy of your full policy and coverage details.

DOCUMENT EVERYTHING

- ☐ Take clear photos/videos of all damage before cleanup begins.
- ☐ Note the date/time of the incident and your first contact with insurance.
- ☐ Keep receipts for any temporary repairs or emergency services.

UNDERSTAND YOUR RIGHTS

- ☐ You can choose your own licensed restoration contractor.
- ☐ You are NOT required to accept the lowest bid.
- ☐ Ask for proof of licensing, insurance, and IICRC/RIA certifications.

REVIEW THE CONTRACTOR AGREEMENT

- ☐ Ensure scope of work, materials, and pricing are clearly detailed.
- ☐ Avoid vague language like “repair as needed.”
- ☐ Confirm how change orders will be handled.

PAYMENTS & POLICY LIMITS

- ☐ Understand your deductible and coverage limits.
- ☐ If needed, request an appraisal to challenge an insurer's estimate.
- ☐ Payment is typically due within 15–30 days of claim approval.

FINAL REPAIRS & RECORDS

- ☐ Make sure all work is completed per your contract.
- ☐ Take “after” photos of the restored space.
- ☐ Save all invoices, proof of payment, and warranties.