



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.