WATER DAMAGE PROS
TUCSON
SWIFT. EXPERT. RESTORED.

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FREE HOMEOWNER GUIDE

Tucson Water Damage Insurance Claim Checklist

What to photograph and write down before the adjuster arrives. Water damage claims get denied or underpaid for one reason more than any other: no proof. This list takes about 20 minutes. It can be worth thousands.

First: Stay Safe

- [ ] Shut off the water at the source or the main valve.
- [ ] Shut off power to wet rooms — only if the panel is dry and you can reach it safely.
- [ ] Keep people and pets out of standing water.
- [ ] Do not pull up carpet, cut drywall, or throw anything away yet.

Photograph Everything — Before Cleanup Starts

Take more photos than you think you need. Shoot wide, then close up.

- [ ] Wide shot of every affected room, from the doorway.
- [ ] The source: burst pipe, water heater, supply line, roof leak, appliance.
- [ ] Standing water — put a tape measure in the shot to show depth.
- [ ] Water lines on walls and baseboards.
- [ ] Wet flooring: carpet, pad, tile, wood, laminate.
- [ ] Ceilings — stains, sagging, cracks.
- [ ] Every damaged item: furniture, electronics, appliances, clothing, boxes.
- [ ] Inside closets, cabinets, and under sinks.
- [ ] Serial number and model plate on any damaged appliance.
- [ ] Any mold or musty spots you can see.
- [ ] One slow walk-through video. Narrate what you are seeing.

> Do not delete a single photo. Back them up to your phone’s cloud or email them to yourself the same day.

Write These Down

- [ ] Date and time you found the water.
- [ ] Date and time you think it started.
- [ ] What failed, in your own words.
- [ ] Weather that day, if a storm was involved.
- [ ] Every room and item affected.
- [ ] Who you called and when — plumber, restoration crew, insurer.
- [ ] Name and phone number of everyone who has been in the house.

Call Your Insurer

- [ ] Report it the same day. Delay is the reason many claims shrink.
- [ ] Get your claim number and write it down.
- [ ] Get your adjuster’s name, phone, and email.
- [ ] Ask what your policy covers for this type of loss.
- [ ] Ask about your deductible.
- [ ] Ask if your policy pays for temporary housing.

- [ ] Ask what they need from you in writing, and by when.
- [ ] Confirm you can choose your own restoration company.

Save Every Receipt

- [ ] Fans, dehumidifiers, wet vacs, tarps.
- [ ] Towels, cleaning supplies, trash bags.
- [ ] Hotel, meals, laundry, pet boarding.
- [ ] Plumber and restoration invoices.
- [ ] Mileage, if you are driving back and forth.

What Is Usually Covered — And What Usually Is Not

Often covered

- Sudden, accidental damage
- A burst pipe
- A failed water heater
- An appliance supply line
- Rain through a storm-damaged roof or broken window

Often not covered

- Water that rose from the ground — that needs separate flood insurance
- Slow leaks you could have caught
- Damage from repairs you put off

> Your policy decides. Read it, or ask your agent to read it to you.

Mistakes That Cost Homeowners Money

- Throwing out damaged items before the adjuster sees them.
- Cleaning up so well there is no proof left.
- Waiting days to report the loss.
- Guessing at a dollar amount over the phone.
- Signing paperwork you have not read.
- Letting the house sit wet. Mold can start within a day or two.

Before the Adjuster Walks In

- [ ] Photos and video backed up.
- [ ] Your written timeline printed or on your phone.
- [ ] Room-by-room list of damaged items.
- [ ] All receipts in one folder.
- [ ] Your list of questions.
- [ ] Your restoration crew's documentation, if work has started.

Ask Your Adjuster

- What is covered, and what is excluded?
- How is my payout calculated?
- Is this replacement cost or actual cash value?
- When will I get the first payment?
- What do you still need from me?
- Who do I call if I disagree with the amount?

Coverage decisions are made by your insurance company. This checklist helps you document your loss; it is not insurance advice. Water Damage Pros Tucson connects homeowners with independent local providers. Verify any Arizona contractor at azroc.gov.