Documenting Water Damage for Your Insurance Claim

A checklist for Alton and Metro East homeowners

GATEWAY WATER & MOLD

Documenting Water Damage for Your Insurance Claim: A Checklist for Alton and Metro East Homeowners

The strongest claim file is built while the water damage is being dealt with, not after the rooms are dry. This guide lists what to capture, what to keep, and what to ask. It is general guidance, not insurance or legal advice. Your insurer decides coverage under your actual policy, and good documentation supports a claim without guaranteeing an outcome.

Before anything is moved

Make the area safe first. Then, before cleanup starts:

- Take wide photos of each affected room
- Take close photos of the damage and of the source, if it can be seen
- Write down the date and time the water was found
- Note what you did to stop it, such as closing the main shutoff
- Keep damaged items, or clear photos of them, until the insurer has had a chance to review

Gateway's article on what to document before filing a water damage claim goes through this step in more detail.

The source of the loss

An insurer will want to know what happened. Record the cause as it was actually observed: a supply line, an appliance, a sump pump, a drain, storm water. If a plumber made a repair, keep the report or invoice. A short written timeline of events is useful to have in one place.

Sewer and drain backups are a special case. Coverage for them often depends on a separate endorsement, so check the policy for coverage, limits and exclusions before assuming either way.



Watch: How long does a water damage claim stay on my insurance record? | St. Louis Water & Mold Answers

What a restoration company should hand you

Gateway's insurance claims assistance page lists the records that belong in a claim file. Ask any restoration company for:

- **Photos** taken before, during and after the work
- **Moisture readings** with the dates they were taken
- **Equipment records** showing what was used and for how long
- **Notes on materials** that were removed and why
- **Water category and contamination notes**, especially for sewer or drain water
- **An itemized scope** describing quantities and the proposed work

Ask your claim representative which estimate format and supporting details they need. No format approves or rejects a claim on its own.

Talking with the adjuster

Keep your own notes of each conversation: the date, who you spoke with and what was agreed. Answer questions with what you observed. If you do not know the cause of something, say so and let the assessment establish it.

With your authorization, Gateway can discuss its restoration records directly with the claim representative. That does not guarantee a faster review.



Watch: What should I avoid saying to an insurance adjuster about water damage? | St. Louis Water & Mold Answers

Common misconception: "The paperwork can wait until the house is dry"

By the time a room is dry, most of the evidence is gone. Standing water has been extracted, wet materials have been removed and the readings have changed. Photos, moisture readings, source notes and daily drying records made during the work are what show why each step was necessary. Start the file on day one.

When the work uncovers more

Sometimes the first scope does not cover everything, for example when saturation runs deeper than expected or hidden mold is found. The additional work should be documented the same way as the original, with photos and readings, so the insurer can review it. The insurer may ask questions or request more information.

If mold is part of the picture, see Gateway's article does homeowners insurance cover mold.



Watch: Will insurance pay for a mold test? | St. Louis Water & Mold Answers

Your claim file checklist

- Policy number and claim number
- Date and time of discovery, and a short timeline
- Photos: wide, close, source, and progress
- Plumber or repair report, where there is one
- Moisture readings and drying records
- Equipment records
- Itemized scope and any later additions
- List of damaged contents, with photos
- Notes of each conversation with the insurer
- Receipts for emergency costs

If a coverage decision is disputed, that may need advice from an appropriately qualified professional. A restoration company can supply its records but does not decide coverage.

Terms to know

- **Mitigation:** the first stage of the work: stopping the source, extracting water and drying the structure.
- **Scope:** the written list of work proposed or carried out.
- **Supplement:** a request to add work the first scope did not include.
- **Endorsement:** an add-on to a policy that changes what it covers, such as sewer backup.

More from Gateway Water & Mold

For what happens during the work itself, see water damage restoration. The phone line is (314) 947-3419. More short answers are on the Gateway Water & Mold YouTube channel.



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Water damage restoration and mold remediation

(314) 947-3419

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