

## How to Use This Checklist

Complete each step in order. Prepared by a licensed Florida public adjuster. Call (866) 629-7297 or email [yourclaimspro@gmail.com](mailto:yourclaimspro@gmail.com) for a free consultation.

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### PHASE 1 — IMMEDIATELY AFTER DAMAGE

*Tip: Timestamp on photos is critical. Make sure your phone date/time is correct.*

- Ensure the safety of all occupants before entering the property
  - Document the damage with photos and video BEFORE any cleanup
    - Photograph every damaged room, surface, and item from multiple angles
    - Record video walkthroughs narrating what you see
  - Do NOT throw away any damaged items until your adjuster inspects
  - Make only emergency temporary repairs (tarping, boarding)
    - Save ALL receipts for emergency repairs — these are reimbursable
  - Write down the date, time, and cause of the damage
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### PHASE 2 — NOTIFY YOUR INSURANCE COMPANY

*Do not accept or sign anything from the insurance company without review.*

- Locate your homeowners insurance policy documents
  - Call your insurance company to report the claim — get a claim number
  - Write down the name of every person you speak to and the date/time
  - Do NOT give a recorded statement without consulting a public adjuster first
  - Request a copy of your full policy if you do not have one
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### PHASE 3 — DOCUMENT EVERYTHING

*Store all photos and documents in cloud storage.*

- Create a written inventory of all damaged personal property
    - List item, brand, model, age, and estimated replacement cost
  - Photograph all damage from multiple angles — exterior and interior
  - Keep a daily log of all communications with your insurance company
  - Get written estimates from at least two licensed Florida contractors
  - Do not begin permanent repairs until the insurer completes their inspection
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### PHASE 4 — THE INSURANCE INSPECTION

*Their adjuster works for the insurance company. We work for you.*

- Be present when the insurer's adjuster arrives

- Walk the adjuster through ALL damage — do not let them rush
  - Point out damage they may overlook: attic, crawl spaces, HVAC
  - Do NOT accept a check or sign a release on the day of inspection
  - Consider hiring Claim The Max BEFORE the inspection for maximum results
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## PHASE 5 — REVIEW THE SETTLEMENT OFFER

- Request the full written scope of loss and estimate
  - Compare their estimate to your contractor estimates
  - Check for excessive depreciation applied to reduce your payout
  - Do NOT accept a settlement that does not cover your repair costs
  - Contact Claim The Max for a free review before accepting
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## PHASE 6 — DENIED OR UNDERPAID

- Request the denial letter with the specific policy provision cited
  - Do NOT accept the denial as final — many denials are reversed
  - Do not sign any release, waiver, or settlement agreement
  - Contact Claim The Max immediately — denial reversals are our specialty
  - Time limits apply — act quickly to protect your rights
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### YOUR RIGHTS AS A FLORIDA POLICYHOLDER

- ✓ Right to a prompt claim investigation (within 14 days)
- ✓ Right to a written explanation of any denial
- ✓ Right to invoke the appraisal process for disputed valuations
- ✓ Right to hire a licensed public adjuster to represent you
- ✓ Right to mediation through the Florida Department of Financial Services
- ✓ Right to file a bad faith complaint if the insurer acts unreasonably

■ (866) 629-7297 | [yourclaimspro@gmail.com](mailto:yourclaimspro@gmail.com) | [claimthemax.com](http://claimthemax.com)

Claim The Max is not a law firm and does not provide legal advice. Services are provided by a licensed public adjuster where required by law.