LAW OFFICE OF
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ATTORNEYS AT LAW

RESOURCE FOR PLUMBERS

What to Document After a Plumbing Loss

A short guide to documenting a water loss at the point it happens, before repairs or cleanup change what's left to see.

START HERE

1. **Stop the Source and Note the Time**
   Record when the leak or discharge was discovered and when the water was shut off. This timing often matters more to the carrier than the repair itself.

2. **Photograph and Document Before Repair**
   Capture the source, the surrounding area, and any visible cause before parts are removed or replaced. Once the fix is made, that evidence is gone.

3. **Keep Plumbing Work Separate from Mitigation Work**
   Your invoice should describe the plumbing repair itself. Drying, moisture readings, and cleanup belong to the mitigation company's records, not yours. Keeping these separate helps both records hold up.

4. **Avoid Stating a Cause You Can't Confirm**
   Describe what you observed and repaired. Carriers often scrutinize how long water was present before it was discovered, so stick to what you can verify rather than estimating a timeline you didn't witness.

5. **Note When Something Looks Disputed**
   If the homeowner mentions the carrier is questioning cause, timing, or coverage, that may be a sign a case-specific legal review could help, separate from the plumbing work itself.

Keep These Records

- Photos before and after repair
- Invoice describing only the plumbing work
- Date and time of discovery and shutoff

Avoid These Mistakes

- Guessing at how long the leak was present
- Mixing plumbing and mitigation costs on one invoice
- Discarding removed parts before photos are taken

When It May Be Worth a Referral

- The carrier disputes cause or timing
- The claim is denied or delayed without explanation
- The homeowner asks whether they need legal help

Questions about a specific file?

Share what you are seeing and the available documentation. The firm can determine whether a case-specific legal review may be appropriate.

CALL (786) 979-9970
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This guide is provided for general informational purposes only and is not legal advice. It does not create an attorney-client relationship and is not a substitute for a case-specific legal review. Every claim is different, and whether legal involvement is appropriate depends on the policy language and specific facts.