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A GUIDE FOR FLORIDA PROPERTY OWNERS

Water Damage: What to Document Before Cleanup

Water losses move fast, and cleanup often starts before anyone thinks about the claim. These steps help preserve what the carrier will actually need to see.

START HERE

1. **Stop the Source, If Safely Possible**
   Shut off the water at its source if you're able to do so safely. If the source isn't obvious or involves electrical risk, wait for a licensed professional.

2. **Photograph the Damage Before Anything Is Moved**
   Capture the source, the affected areas, and any items in the path of the water before cleanup, drying equipment, or repairs begin.

3. **Separate Mitigation Records from Repair Records**
   Water removal and drying invoices are different from the plumbing or structural repair invoice. Keeping them separate, with each one clearly describing its own work, helps avoid confusion later.

4. **Keep a Simple Timeline**
   Note when the water was discovered, when it was stopped, and when mitigation began. Carriers often look closely at how long water was present before it was addressed.

5. **Don't Discard Damaged Materials Without Photos**
   Flooring, drywall, and baseboards often need to be removed during drying. Photograph them first, and hold onto samples if practical until the claim is resolved.

6. **Review the Insurer's Written Position Carefully**
   A payment letter, coverage letter, or denial may explain how the loss was evaluated, including whether it was treated as sudden versus long-term. Save every version.

Avoid These Common Mistakes

- Letting cleanup begin before photos are taken
- Combining mitigation and repair costs on one invoice
- Relying only on phone calls with the carrier

Keep These Records Together

- Policy and declarations page
- Mitigation and repair invoices, kept separate
- Photos, moisture logs, and a discovery timeline

When to Ask More Questions

- The claim is denied
- The loss is classified as gradual or long-term and you disagree
- Payment appears far below the documented damage

Questions about your specific claim?
Every property claim depends on its facts and policy language. A case-specific review may help clarify the next step.

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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.