
Documenting Losses

When a disaster occurs that damages your home or other property, documenting the damage is very important. Whether you're filing for insurance, seeking assistance or claiming a casualty tax deduction, you will need proof of your losses. Here are some tips for documenting your losses:

- Before you start cleanup, take pictures or videos. If you can't take pictures, describe the situation accurately, listing the specific items which have been lost or damaged.
- Contact your mortgage company.
- Keep damaged materials for proof of loss unless your adjuster authorizes their disposal. It's okay to remove the damaged articles from their original location to prevent further damage, but do not discard them.
- Remember to document the losses in your landscape, garden, and any outbuildings as well as in your home.
- Document the amount of debris you will have to remove, and whether it came from your property or elsewhere. Some home-owner's insurance policies cover debris removal.
- If you discard an appliance, record the serial number.
- Save all receipts relating to your temporary lodging and food if your home is uninhabitable. Some policies pay the difference between normal living expenses and the cost of living elsewhere.
- Save receipts for temporary repairs you made to protect your property from further damage.
- Save receipts for materials you purchased and other items related to protecting your building or contents from additional damage or theft.
- Keep a copy of all letters and receipts that are sent to insurance companies or relief agencies.
- Keep a record of all phone calls made and emails sent in attempts to receive reimbursements or aid. Be sure to include the date and time of the communication and the name the individual with whom you communicated

- Contact your credit card companies. Lost cards may lead to fraud opportunities or large purchases of replacement items may spark fraud locks.
- Contact health care providers about lost records or obtaining refills of lost prescriptions.

For additional checklists for specific losses such as automobiles, visit:

<https://www.fema.gov/fact-sheet/use-documentation-checklists-help-you-complete-your-proof-loss-form>

Adapted from Louisiana State University AgCenter publications. Revised by Ann A. Berry, PhD, August, 2021; October 2024 .