

Damage photo checklist

Photograph only where access is safe and permitted. Keep original files and a backed-up copy.

Documentation must never delay evacuation or urgent help. Record unsafe or inaccessible areas without entering them.

Capture the story

- ☐ Start with a wide view showing the room and the location of visible damage.
- ☐ Take medium and close views of affected surfaces or belongings; keep related images together.
- ☐ Capture identifying details such as labels, model numbers or serial numbers when safely accessible.
- ☐ Write down discovery time, room and visible condition. Separate observations from guesses about cause.

Keep files useful

- ☐ Name folders by date and room. Save originals, receipts and any professional inspection records.
- ☐ Ask your insurer about damaged-item retention or disposal requirements; follow health and safety directions.

Property / loss date

Photo backup location

Photo log

Room / item	File or photo number	What it shows

Reference: California Department of Insurance: Property claims guide
Reference: California Department of Insurance: Home inventory guide