

First 72 Hours Damage Checklist

Hawaii Edition — what to do right after fire, water, wind, or storm damage. Print this. Keep it with your policy.

The first three days shape your entire insurance claim. Work down this list in order, check things off as you go, and keep every receipt.

1 • Safety First — People Before Property

- ☐ Confirm everyone is safe — family, tenants, pets, kupuna next door
- ☐ Do not re-enter a fire-damaged structure until the fire department clears it
- ☐ Treat wet outlets and wiring as live; shut power at the panel if water reached them
- ☐ If you smell gas, leave and call the utility from outside

2 • Stop Further Damage (Keep Every Receipt)

- ☐ Tarp damaged roof / board broken windows before the next weather system
- ☐ Shut off water to any leaking line
- ☐ Move undamaged belongings out of the wet or exposed zone
- ☐ Run fans and dehumidifiers — Hawaii humidity grows mold in days, not weeks
- ☐ Save receipts for tarps, plywood, fans, hotel nights, emergency crews

Temporary protection only — no permanent repairs before the insurer inspects.

3 • Document Everything Before Touching Anything

- ☐ Wide photos of every room and the exterior, then close-ups of all damage
- ☐ Slow video walkthrough, narrating what you see
- ☐ Start a damaged-contents list: item, brand, age, location
- ☐ Do NOT throw anything away — stage damaged items in the garage or carport
- ☐ Back up all photos and video to the cloud the same day

4 • Notify Your Insurer — Facts Only

- ☐ Report the claim promptly; give date, time, and what you observed
- ☐ Do not speculate about the cause or accept fault — "we found water in the hallway" is a complete answer
- ☐ Write down the claim number and the adjuster's name and direct contact

5 • Start a Claim Diary

- ☐ Log every call: date, name, role, what was said, what was promised
- ☐ Follow up important phone conversations with a short email summary

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6 · Be Careful What You Sign

- ☐ Read mitigation contracts fully — watch for open-ended pricing
- ☐ Do not sign an Assignment of Benefits without advice
- ☐ Do not sign releases or accept "final" offers before full damage is known

7 · Get Your Own Representation Early

- ☐ The insurer's adjuster works for the insurer — a licensed public adjuster works only for you
- ☐ Request your Complimentary claim review at island.claims — 24-hour response, no obligation