



Hawaii Loss Documentation Worksheet

A strong claim is built in the first days after a loss. Use this worksheet to capture the facts, photos, repairs and conversations your insurer will ask for — and keep a copy for yourself.

1 Property & policy

OWNER / ASSOCIATION	PHONE
PROPERTY ADDRESS	
ISLAND	PROPERTY TYPE
INSURANCE COMPANY	POLICY #
CLAIM #	DATE & TIME OF LOSS
CAUSE (WIND, WATER, FIRE...)	INSURER ADJUSTER & PHONE
DEDUCTIBLE TYPE & AMOUNT	MORTGAGE COMPANY / LENDER

2 Photos & video — before anything is cleaned up

- | | |
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| ☐ Wide shot of every side of the building | ☐ Serial and model plates on equipment |
| ☐ Roof, gutters, flashing and solar | ☐ Fallen trees and debris where they landed |
| ☐ Every damaged room: wide, then close-up | ☐ Temporary repairs: before and after |
| ☐ Water lines, stains and ceiling spots | ☐ Short video walkthrough, narrated |
| ☐ Damaged contents before disposal | ☐ Date-stamped photos of spoiled food / inventory |

3 Damage log by area

AREA / ROOM	WHAT IS DAMAGED	PHOTOS	NOTES (MOISTURE, ODOR, CRACKS)



4 Mitigation & temporary repairs

Most policies require reasonable steps to prevent further damage. Keep every invoice and photo — these costs are usually part of the claim.

DATE	VENDOR	WORK DONE	COST	RECEIPT

5 Contents & equipment starter list

ITEM	QTY	BRAND / MODEL	AGE	REPLACEMENT COST	PHOTO

6 Every conversation with the insurer

DATE	WHO	CALL / EMAIL / VISIT	WHAT WAS SAID OR PROMISED	FOLLOW-UP

Before you throw anything away: photograph it, note it above, and ask the insurer in writing whether they want to inspect it. Keep small samples of flooring, drywall or roofing when you can.