



Proof-of-Loss Checklist

A proof of loss is a sworn statement of what you are claiming. Treat it as the most important document in the file: it should be complete, consistent and easy for the insurer to approve.

1 Deadlines first

DATE INSURER REQUESTED PROOF OF LOSS

DUE DATE PER POLICY

DATE SENT

SENT BY (TRACKED MAIL / EMAIL)

Deadlines vary by policy — read the “Duties After Loss” section. Put the due date on your calendar with a reminder a week earlier.

2 Assemble the package in this order

- ☐ **Cover letter** — who you are, the claim number, what is enclosed, and what you are asking for
- ☐ **The proof of loss form** — completed, signed and notarized if required
- ☐ **Claim summary** — one or two pages: what happened, what was damaged, the amount claimed
- ☐ **Estimate with its assumptions stated** — line items, pricing source, code items, freight to the islands
- ☐ **Labeled photos grouped by area** — matching the estimate’s rooms and line items
- ☐ **Supporting documents** — invoices, mitigation, contents list, ALE and business records
- ☐ **Payment reconciliation** — a simple table of what has been paid versus what is claimed

3 Consistency check before you sign

- ☐ Amount claimed matches the estimate total
- ☐ Replacement cost vs. actual cash value shown correctly
- ☐ Correct deductible subtracted, once
- ☐ Prior payments listed and credited
- ☐ Dates of loss match across every document
- ☐ Names, address and policy number are correct
- ☐ Photos match the rooms in the estimate
- ☐ Nothing says “full and final” unless you mean it

Write for every reviewer. A large claim is read by a field adjuster, a desk adjuster, a quality reviewer and a supervisor. Answer their obvious questions in the package, keep the tone calm and factual, and don’t pad it with pages no one needs.

4 After you send it

- ☐ Keep a complete copy of everything sent
- ☐ Log the date the insurer received it
- ☐ Calendar a follow-up if there is no response
- ☐ Save any rejection letter and the reasons given
- ☐ Ask what specific information is missing
- ☐ Get help before re-signing a revised proof

Not sure your numbers hold up? Request a Complimentary Claim Review at island.claims before you sign.