

Fire & Smoke Damage Checklist

Structure, soot paths, contents, and living disruption all matter.

- 01.** Photograph structure, soot, HVAC returns, and contents before cleaning when safe.
 - 02.** Keep fire / police / cause reports and claim numbers.
 - 03.** Inventory contents room-by-room with brand, age, and approx. replacement notes.
 - 04.** Save mitigation, board-up, and pack-out invoices.
 - 05.** Track ALE / loss-of-use expenses with receipts if applicable.
 - 06.** Retain carrier estimate, checks, and denial or reservation letters.
 - 07.** Gather the full policy including endorsements.
 - 08.** Request a free AF Claims review before signing a release that feels incomplete.
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Free claim review · Phone, Zoom, or in person · 1395 Brickell Avenue, Suite 800, Miami, FL 33131 (Brickell Arch). Educational checklist only — not legal advice. Coverage and results vary.