

Water Damage Checklist

Source, dry-out, and affected finishes need a clear paper trail.

- 01.** Identify and photograph the water source (supply line, drain, appliance, etc.).
 - 02.** Photograph wet rooms before and during dry-out when safe.
 - 03.** Keep moisture readings, dry-out invoices, and equipment logs.
 - 04.** List finish materials removed (drywall, flooring, cabinets) with rooms.
 - 05.** Save plumber / restoration reports and photos of concealed cavities.
 - 06.** Retain carrier estimate, supplements, and payment copies.
 - 07.** Gather the full policy — sudden-and-accidental vs. seepage language matters.
 - 08.** Call AF Claims for a free review if the check does not match open rooms.
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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.