Flood damage: build a clear claim record

A Dallas area field guide for the first safe inspection, before photos, receipts, and repair decisions scatter across devices.

Start with safety and the source of water

Enter only when officials and qualified professionals say it is safe. Record what you can see without turning on wet electrical equipment or disturbing damaged materials. Note whether water appears to have risen from outside, entered through a roof or opening, or come from a pipe or appliance. That observation does not decide coverage; policy terms and the insurer's review do.

The Texas Department of Insurance explains that outside flooding may require a separate flood policy, while some sudden indoor water losses may be handled differently. If wind or roof damage is also present, there may be more than one claim. Report the event promptly to the relevant insurer and ask how to document overlapping damage.

Photograph the story in three passes

1. Context: Take wide photos of each affected room and the exterior approach. Include a visible reference for water height when safe. **2. Detail:** Photograph damaged surfaces, furniture, appliances, and serial labels. **3. Sequence:** Capture the same areas before cleanup, during removal, and after temporary repairs. Keep original files and dates.

For each image, add a short note: room, object, date, and what changed. A folder name such as “Kitchen - east wall - 2026-11-05” is more useful than IMG_4027. Do not discard nonhazardous items before discussing inspection with the adjuster, unless a safety or sanitation need makes that impractical; document any disposal first.

Build one item and expense log

Use a row for each damaged item or repair expense. Keep estimates, invoices, receipts, drying records, and messages together. The National Flood Insurance Program claims guidance identifies photographs and expense records as supporting evidence; it does not replace your actual policy instructions.

Area / item	Evidence	Next record
Living room drywall	Wide + close photos, water height, date	Drying invoice, repair estimate
Appliance or furniture	Photo, model/serial label, condition	Purchase record, replacement quote
Temporary repair	Before/after photos, contractor name	Itemized receipt and payment record

A simple sequence for the next 48 hours

Keep the chronology plain. You can add detail later, but the initial record should remain traceable.

1 Report and identify the right policy

Contact the insurer or agent, save the claim number, and ask what information is needed now. If the cause of water is uncertain, describe observations rather than guessing. Ask whether separate flood and homeowners claims may be needed. Record the name, date, and substance of each conversation.

2 Preserve evidence before work changes the scene

Take safe photos and video, then make necessary temporary repairs to limit further damage. Retain itemized receipts and contractor notes. The Texas Department of Insurance advises photographing damage before repairs and talking to the insurer before permanent work. Follow any emergency safety direction first.

3 Match each item to a document

For every affected room, pair the photo group with a short item list. Add purchase records or reasonable replacement information when available. Keep drying logs, mitigation invoices, and estimates in the same dated folder. Do not treat a lump-sum quote as a substitute for item detail when a policy or adjuster requests it.

4 Track unresolved questions

Write down what remains unclear: the source of water, whether a room was inspected, missing contents, disputed measurements, or an estimate that omits work. Send concise follow-ups and keep copies. If the loss is complex, a licensed public adjuster can help review the documentation and claim scope.

For a service overview, see water damage claim assistance. This link is a starting point for discussing the claim, not a coverage determination.

Field notes

Claim number: _____

Insurer contact and date: _____

Rooms not yet photographed: _____

Next document to request: _____

This guide is general documentation guidance. Coverage, deadlines, and required proof depend on the policy and claim. Verify instructions with your insurer or qualified adviser.