Insurhi Claims Documentation Checklist

Universal FNOL preparation, denial prevention, and escalation steps for journalists and policyholders.

https://www.insurhi.com/claims · editorial@insurhi.com

Universal document checklist (all lines)

- Policy number and declarations page (confirm effective dates and named insureds)
- First notice of loss (FNOL) confirmation number and adjuster contact details
- Dated photos or video with original metadata — wide scene plus close-ups of damage
- Police, incident, or provider report numbers when applicable
- Repair estimates, invoices, or itemized medical/vet bills tied to the loss date
- Written timeline of events (what happened, when discovered, when reported)
- Copies of all emails and letters to/from the carrier — not just phone notes
- Mitigation proof (drying logs, temporary repairs, receipts) for property losses

Before you file (FNOL)

- Read the policy section that applies to this loss type (not just the marketing summary).
- Gather the universal checklist below before calling or using the online portal.
- Photograph serial numbers, VIN plates, or appliance model tags before disposal.
- Do not discard failed parts (pipes, appliances) until the adjuster waives inspection in writing.

Denial prevention

- Match your narrative to policy definitions — sudden vs. gradual, covered peril vs. maintenance.
- Submit complete packages; partial files trigger 'pending documentation' delays that look like denials.
- Ask the adjuster which policy provision supports any coverage question — in writing.
- Cross-check exclusions on the declarations page (named driver, business use, mold, flood).

If denied or short-paid

- Request the denial letter citing specific policy language — verbal summaries are not enough.
- Respond point-by-point with supplemental documents tied to each cited exclusion.
- Escalate to a supervisor, then your state Department of Insurance if the file stalls.
- Compare your file against Insurhi claim case examples before accepting a final settlement.

Flagship playbooks by coverage line

- Auto Insurance: https://www.insurhi.com/claims/guides/auto-accident-evidence-claim-guide
- Home Insurance: https://www.insurhi.com/claims/guides/home-water-damage-moisture-claim-guide
- Life Insurance: https://www.insurhi.com/claims/guides/life-claim-delay-denial-guide
- Medicare Supplement: https://www.insurhi.com/claims/guides/medicare-billing-error-claim-guide
- Pet Insurance: https://www.insurhi.com/claims/guides/pet-claim-denial-appeal-guide
- Renters Insurance: https://www.insurhi.com/claims/guides/renters-claim-denial-appeal-guide

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