

The True Day Adjuster Documentation Checklist

Water Damage Restoration Insurance Claim · True Day Water Damage Restoration · (385) 247-9359

This checklist shows what to send your insurance adjuster to speed your water damage claim. Give your adjuster this document along with the attachments listed below.

Attachment Checklist

Send these to your adjuster within 24 hours of filing the claim:

- ☐ Full set of before-cleanup photos and video of every wet area
- ☐ Date, time, and cause of the water event (as best known)
- ☐ Address and ZIP code of the loss
- ☐ Policy number and claim number
- ☐ Name and license of the restoration contractor you selected (True Day: Utah License #960332-3505, IICRC Firm #927354-5258)
- ☐ Preliminary Xactimate scope from the restoration contractor
- ☐ Moisture map and initial moisture readings from the first inspection
- ☐ Request for the adjuster to meet the restoration contractor on-site

Information to Give the Adjuster on the First Call

1. You have already engaged True Day Water Damage Restoration (or your chosen licensed contractor).
2. You do not want to use the carrier's "preferred vendor" network. You have selected your own.
3. Request a dedicated point of contact at the carrier for scope questions.
4. Ask whether your policy includes Replacement Cost Value (RCV) or Actual Cash Value (ACV) coverage.
5. Ask about the deductible, the mold cap (if any), and any endorsements that apply (sewer backup, sump pump, etc.).

Documents Your Adjuster May Request

- Daily drying logs (True Day provides these)
- Updated moisture readings during drying
- Photos of structural materials opened during demolition

- Supplements for any hidden damage found mid-job
- Final completion photos and invoice
- Lien release (if required)

If There Is a Scope Dispute

If your adjuster's scope does not match the restoration contractor's scope, True Day files a supplement with photos, moisture data, and line-item justification. Most disputes resolve at this step. If not, you can request a desk review from the carrier's claims supervisor or invoke the appraisal clause in your policy.

Your Rights as a Policyholder

- You select the restoration contractor, not the carrier.
- You have the right to a written denial if any part of your claim is denied, with specific policy language cited.
- You have the right to file a complaint with the Utah Insurance Department if the carrier does not handle your claim in good faith.
- You have the right to engage a public adjuster at your own expense if the claim is contested.

True Day Water Damage Restoration · 11268 S 2865 W, South Jordan, UT 84095 · (385) 247-9359 ·
info@truedaywaterdamagerestoration.xyz

Utah Contractor License #960332-3505 · IICRC Certified Firm #927354-5258 · Effective October 1, 2026