California water damage claim folder checklist

Updated November 17, 2026. An organizational aid, not an insurer form or coverage determination. Ask the insurer how to preserve evidence and handle disposal.

Checklist

Check an item when it is complete. Use the line below it for a short note.

- ☐ Policy number and claim number:
- ☐ Date and time water was discovered; last known dry time:
- ☐ Suspected source observed; water still entering?
- ☐ Safe photographs and room labels completed:
- ☐ Room-by-room inventory started; receipts saved:
- ☐ Insurer and adjuster contacted; date and reference:
- ☐ Mitigation authorized by whom and when:
- ☐ Estimates and exclusions collected:
- ☐ Communication log updated; next follow-up date:
- ☐ Unresolved coverage or deadline questions:

Worksheet details

Optional. Fill in what helps you keep track. Nothing typed here is submitted or stored by this site.

Date

Property or unit

Claim or reference number

Contact name and phone

Notes

Record questions, times, names and next steps. Keep private documents out of copies you share.

About this worksheet

This is an educational and organizational aid from Walnut Creek Water Damage. It is not an insurer form, a coverage decision, legal advice or a safety clearance. Follow your insurer's written instructions and current official guidance. If water, electricity or structural conditions are unsafe, leave and call for help.

Read the full guide: California claim guide

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Source: https://walnutcreekwaterdamage.com/resources/water-damage-insurance-claim-california

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