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THE FIRST 72 HOURS AFTER A COMMERCIAL PROPERTY LOSS

A FIELD GUIDE FOR COMMERCIAL &
MULTIFAMILY PROPERTY OWNERS

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How to Use This Guide

This field guide is organized around the first 72 hours following a significant commercial property loss. Each phase builds on the previous. Use the checklists to track actions, the tables to log information, and the callout boxes to flag critical decisions. This guide does not replace professional advice — it helps you build the record that supports it.

What's Inside

PHASE 1 · 0-4 Hours

Life Safety, Emergency Services, Stabilization & First Documentation

PHASE 2 · 4-24 Hours

Carrier Notice, Mitigation, Evidence Preservation & Vendor Controls

PHASE 3 · 24-48 Hours

Systematic Scope, Claim File, Business Impact & Meetings

PHASE 4 · 48-72 Hours

Reinspection, Drying/Repairs, Written Follow-Up & 7-Day Plan

CRITICAL WARNINGS

Do Not Sign, Discard, or Agree Prematurely

KEEP THIS PAGE

Emergency Quick-Reference Summary

Printable Logs & Checklists Inside

- Incident Timeline Log
- Photo & Evidence Inventory
- Communications Log
- Who Is On-Site Log
- Vendor Authorization & Scope Log
- Business Interruption / Lost Rent / Extra Expense Tracker

A Note on Timing

Policy conditions, notice requirements, and documentation deadlines vary by carrier and policy. Review your specific policy promptly. When in doubt, act sooner rather than later — and confirm material discussions in writing.

- ① This guide covers general best practices. Your policy may impose specific requirements. Read it carefully.

Life Safety - Stabilization - First Documentation

Before anything else — protect people. Once immediate safety is addressed, begin building the record.

Immediate Life Safety

- ☐ Confirm all occupants, tenants, and employees are accounted for
- ☐ Evacuate affected areas as necessary
- ☐ Call 911 / emergency services if life safety is at risk
- ☐ Do not re-enter structurally compromised areas
- ☐ Notify building management and ownership immediately
- ☐ Designate an Incident Lead — one person coordinates all activity

Emergency Stabilization

- ☐ Shut off utilities as appropriate (gas, water, electric) — know your shutoff locations
- ☐ Contact utility providers if shutoff requires their assistance
- ☐ Board, tarp, or barricade as needed to prevent further damage
- ☐ Secure the property — restrict access to authorized personnel only
- ☐ Contact emergency mitigation vendor if water, fire, or structural damage is present
- ☐ Document all emergency actions taken: who, what, when, why

First Documentation – Start Immediately

Wide-Angle Photos

Photograph all affected areas from multiple angles before any cleanup or mitigation begins

Video Walkthrough

Record a continuous video walkthrough of all affected areas when safe to do so

Date & Location

Note date, time, and specific location for every photo and video captured

Continue photographing as mitigation, cleanup, and temporary repairs progress. Conditions change rapidly — the record you build in the first hours is often the most important.

Incident Lead Responsibilities

- ✓ Designate ONE person to coordinate all vendor, carrier, and documentation activity. This person should be reachable 24/7 for the duration of the active loss.

The Incident Lead Should:

- Maintain a running incident timeline (see log on next page)
- Control site access and log all visitors
- Authorize emergency vendor work in writing
- Receive and retain all vendor documentation
- Serve as primary point of contact for the carrier

Incident Lead Contact Card

Name:	
Title:	
Mobile:	
Email:	
Backup Contact:	

HASE 2 · 4-24 HOURS

Carrier Notice & Policy

- ☐ Notify the carrier and broker promptly under the policy; record the time, method, recipient, and claim number.
- ☐ Request the assigned adjuster's name, contact details, inspection plan, and all immediate deadlines in writing.
- ☐ Save the policy, declarations, endorsements, schedules, and written notice confirmation in one claim file.

Mitigation & Evidence

- ☐ Continue safe emergency work to protect people and property; photograph conditions before, during, and after the work.
- ☐ Keep damaged materials and equipment when safe. If removal is necessary, photograph, label, and inventory them first.
- ☐ Preserve security footage, alarm data, weather records, work orders, and pre-loss photos before they are overwritten.
- ☐ Start a room-by-room or unit-by-unit photo inventory, including roofs, systems, contents, and hidden-damage indicators.

Vendor Controls

- ☐ Record who is on site, arrival and departure times, company, role, and area accessed.
- ☐ Authorize only clearly scoped emergency work in writing; obtain rates, equipment logs, daily notes, moisture readings, and invoices.
- ☐ Keep samples, disposal tickets, change orders, and chain-of-custody notes.

KEEP THIS PAGE: Do not sign broad reconstruction, assignment-of-benefits, or final-release documents before review. Do not agree to a final scope or discard evidence prematurely. Confirm material calls by email.

OURS

Map the Full Damage

- ☐ Create a building, floor, unit, room, and system inspection grid. Mark inspected, inaccessible, and follow-up areas.
- ☐ Document roof and envelope, structure, mechanical/electrical/plumbing, tenant improvements, equipment, contents, and smoke or water migration.
- ☐ Photograph and measure each condition. Record the location, date, likely cause, and any professional testing needed; separate observations from opinions.
- ☐ Request a reinspection if the initial visit missed areas or conditions changed during mitigation.

Build the Claim File

- ☐ Save every carrier letter, estimate, photo set, vendor report, invoice, and policy document with a date and version.
- ☐ Start an open-issues register: issue, supporting evidence, responsible person, next action, and deadline.
- ☐ Compare the initial carrier scope against actual repair needs and contractor findings; document omissions without agreeing to a final number.

Record Business Impact

- ☐ Log closure hours, unusable units, interrupted operations, displaced tenants, and restoration milestones.
- ☐ Preserve pre-loss P&L, sales, rent rolls, leases, occupancy, payroll, budgets, and current daily results.
- ☐ Track extra expense and saved expense separately, with the business reason and invoice for each item.

MEETING RULE: Log every person on site, what they inspected, documents exchanged, and commitments made. Send a concise written recap after material calls or inspections.

ASE 4 - 48-72 HOURS

Recheck, Reinspect, and Stabilize

- ☐ Compare today's conditions with the first photo set. Record newly visible damage, moisture migration, smoke residue, equipment failures, and access limits.
- ☐ Review drying maps, moisture readings, equipment and labor logs, demolition photos, disposal tickets, and daily vendor reports.
- ☐ Ask for specialist review when structural, roof, electrical, mechanical, environmental, or code issues require it.
- ☐ Keep emergency protection in place. Record why temporary work was necessary and what materials were removed or retained.

Put the Claim Position in Writing

- ☐ Send the carrier an updated affected-area list, evidence index, mitigation status, and inspection or access requests.
- ☐ Confirm any scope, cause, coverage, pricing, or deadline discussion in writing. Request written explanations for omissions.
- ☐ Preserve all estimate and report versions; label preliminary figures as preliminary.
- ☐ Calendar policy notice, proof-of-loss, document, and appeal deadlines with an assigned owner.

Set a Seven-Day Plan

- ☐ Assign owners and dates for remaining unit inspections, expert testing, repair bids, contents inventory, and business-income records.
- ☐ Reconcile authorized vendor work, invoices, payments, and reserves; log unresolved items.
- ☐ Schedule the next carrier, contractor, tenant, and leadership updates.

KEEP THIS PAGE: Protect the property, preserve the record, and avoid signing a final release, broad assignment, or unreviewed reconstruction agreement. Seek policy-specific advice before any irreversible claim decision.

FIELD LOGS - EVIDENCE & SITE ACCESS

Photo & Evidence Inventory

Keep original files. Use a unique ID and record the property, building, floor, unit/area, date, photographer, condition, and storage location. Add rows as needed.

ID / date	Property / area	What it shows	File or sample location
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Who Is On Site?

Log carrier representatives, vendors, experts, tenants, and other visitors. Note the purpose of access and materials taken.

Date / in-out	Name / company	Role / areas accessed	Notes / items removed
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

KEEP THIS PAGE: Photograph evidence before moving it. Tag and retain safe samples; document any necessary disposal with photos, reason, date, and vendor.

COMMUNICATIONS & VENDORS

Claim Communication Log

Record every material call, email, meeting, request, and response. Save the actual message and delivery confirmation in the claim file.

Date / time	Person / organization	Topic / commitment	Next action / due
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Vendor Authorization & Scope Log

Identify who approved each emergency service, the written scope, rates, equipment, and daily documentation. Do not treat emergency authorization as acceptance of a final reconstruction scope.

Vendor / contact	Work / area	Authorized by / date	Rate / records due
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

FOLLOW-UP RULE: Send a brief written recap after material verbal discussions. Distinguish facts observed from opinions, estimates, and unresolved coverage questions.

FIELD LOGS - BUSINESS IMPACT

Business Interruption, Lost Rent & Extra Expense

Start this record immediately, even while coverage and the amount of loss remain under review. Use the policy's definitions and obtain accounting advice for calculations.

Date / property	Operations or units affected	Revenue / rent impact	Extra expense / record
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Preserve the Baseline

- ☐ Three years of P&L, general ledger, tax returns, monthly revenue, and budgets or forecasts.
- ☐ Rent rolls, leases, occupancy, tenant notices, and records of uninhabitable or unavailable units.
- ☐ Payroll, continuing costs, saved expenses, mitigation costs, and invoices for temporary operations.
- ☐ Daily closure, partial reopening, and restoration milestones with photos, permits, and vendor records.

Check the Policy

Record any waiting period, coverage trigger, period of restoration, rental-income terms, sublimits, and duties to reduce loss. Mark uncertain items for your broker, accountant, adjuster, or counsel.

KEEP THIS PAGE: Track expected activity, actual activity, saved costs, and extra expense separately. Do not present an unsupported estimate as a final claim calculation.



Evidence Begins with Context

Real ICRS project image · CompanyCam

Aerial documentation of a multifamily fire loss preserves building relationships, access points, and the extent of exposed framing before conditions change.

- Capture a wide view first.
- Label each building, floor, unit, and date.
- Follow with close views, measurements, and retained samples.

Keep the original file and record who captured it.

EEP THIS PAGE - FIRST 72 HOURS

Four Time Windows

0–4 hours	4–24 hours	24–48 hours	48–72 hours
Protect people; secure utilities and site; appoint incident lead; capture first photos.	Notify carrier and broker; document mitigation; preserve evidence; control vendors.	Map every affected area; build claim file; record business impact; confirm meetings.	Reinspect; reconcile records; send written updates; assign the seven-day plan.

Never Lose the Record

- ☐ Keep originals of photos, footage, damaged samples, daily logs, invoices, notices, and estimates.
- ☐ Track who entered the site, what they inspected, and what they removed.
- ☐ Confirm material verbal discussions and promises in writing.
- ☐ Calendar every policy-specific notice, proof-of-loss, and response deadline.

Pause Before an Irreversible Decision

Do not discard safe evidence, sign a broad assignment or release, accept a final scope, or authorize permanent reconstruction without understanding the terms and preserving the record. Continue necessary emergency mitigation and temporary work to protect people and property.

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Incident Timeline Log

Record every significant event, action, decision, and communication in chronological order. Start from the moment the loss was discovered.

Property Name / Address:	
Date of Loss:	
Claim Number:	

DATE & TIME	WHO / COMPANY	ACTION / EVENT	DETAILS / NOTES

☐ Continue on additional pages as needed. Attach supplemental logs to this document. Every entry matters — record it even if it seems minor.

Key Questions to Answer in This Log:

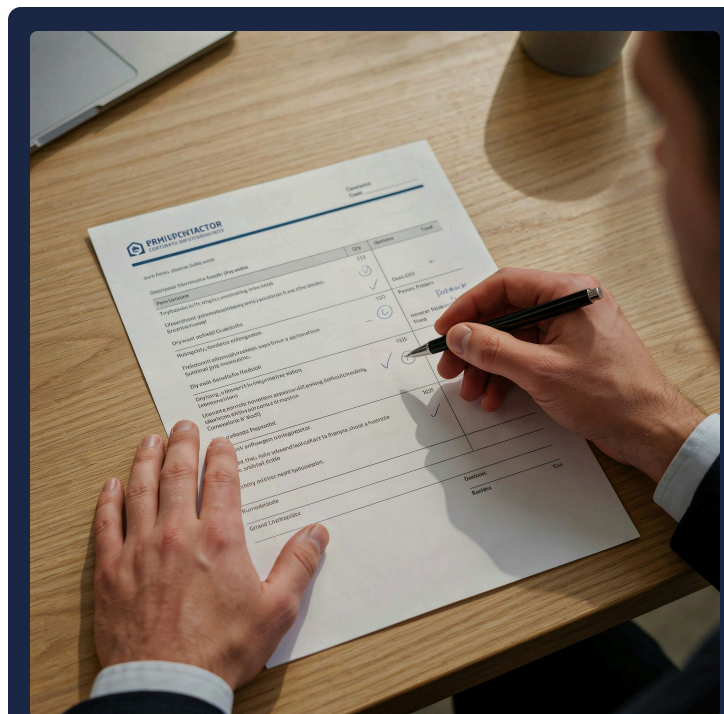
- When was the loss first discovered?
- Who discovered it and how?
- What was the initial condition observed?
- When were emergency services contacted?
- When did mitigation vendors arrive?
- When was the insurance carrier notified?
- Who at the carrier was spoken to?
- What representations were made?
- When did the carrier's adjuster first inspect?
- What significant decisions were made and by whom?

Before the Claim Gets Away from You

Not every commercial property claim requires professional claim representation. Large or complex losses, however, can create significant documentation, valuation, and claim-management demands.

Consider Obtaining an Independent Claim Review When:

- The carrier's scope differs substantially from observed damage or actual repair requirements.
- Significant damaged areas or building components appear to have been omitted.
- The claim has stalled without a clear explanation.
- A coverage position or limitation has been communicated and you do not understand its basis.
- Multiple consultants or specialists are involved and the process is becoming difficult to manage.
- The financial exposure is significant enough that errors in documenting or presenting the claim could materially affect the property or business.



Before Agreeing to Scope or Settlement:

- Review what has and has not been included.
- Compare carrier estimates with actual repair requirements and contractor or vendor information.
- Request explanations of significant omissions, reductions, or coverage positions in writing.
- Maintain copies of all claim-related communications.
- Review applicable policy provisions and requested documentation.

A significant property loss is complicated enough. You do not have to determine on your own whether professional claim representation would add value.

Questions about a commercial property claim?

Insurance Claim Recovery Support

InsuranceClaimRecoverySupport.com

512-904-9900

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