

Claim Communication Journal

A printable and digital record for every commercial property claim conversation, request, decision, and follow-up.

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ICRS | Insurance Claim Recovery Support
InsuranceClaimRecoverySupport.com

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Use and ownership

This material is for general educational information. It is not legal advice, insurance coverage advice, or a guarantee of coverage or recovery. Review the applicable policy, deadlines, and current law with qualified professionals for your specific loss.

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 STANDING INSTRUCTION

KEEP THIS PAGE – The Communication Rule

-  This page should remain with the claim file at all times. Review it before every interaction with your insurer, adjuster, or any claim party.

Record Everything

Record every material call, visit, text, meeting, portal exchange, and email. Keep original messages and attachments. Capture what was said accurately, including uncertainty.

Label Interpretation Separately

Label your own interpretation separately from facts reported. Confirm material requests, positions, and deadlines in writing.

Track All Obligations

Track what you owe, what others owe, and the next follow-up date. Reconcile open items daily while the claim is active.

Do not assume a verbal comment is a final coverage determination. Refer to the actual policy and applicable law for obligations and deadlines.

Claim Contact Directory

Complete this directory at claim opening and update it whenever contacts change. Keep personal contact information within the controlled claim file.

Field	Details
Claim Number	
Property	
Date of Loss	
Incident Lead / Backup	
Insurer Adjuster / Supervisor / Contact	
Broker / Agent	
Owner / Management / Tenants	
Emergency Mitigation Lead	
Engineer / Architect / Environmental / Contractor	
Accountant / Business Interruption Lead	
Counsel or Other Adviser, if Engaged	
Preferred Update Cadence and Channel	

 ENTRY FORM

One-Page Conversation Entry

Complete one entry per conversation. Attach source documents and link to originals. Do not combine multiple conversations on a single entry.

Field	Record Here
Entry ID	_____
Date / Time / Time Zone	_____
Channel / Location	_____
People and Roles	_____
Subject / Claim Area	_____
Facts Reported, with Source	_____
Questions Asked	_____
Exact Response, Decision, or Position Given	_____
Documents or Images Mentioned / Transmitted, with File Versions	_____
Commitments and Owner	_____
Due Date	_____
Disagreement, Uncertainty, or Missing Item	_____
Follow-Up Sent? Date / Recipient / Method	_____
Recorder	_____
Link to Source Email, Recording, Note, or Portal Message	_____

 REGISTER

Request and Deadline Register

Log every request received from any party. Reconcile the register daily while the claim is active. Ask for clarification of vague requests. Do not let an informal timeline override policy or statutory deadlines.

Re qu est ID	Rece ived Date	Requ ester	Exact Request	Source / Policy Ref.	Ow ner	Due Dat e	Stat us	Sen t Dat e	Proof of Delive ry
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— — —	— — —	— — —	— — —	— — —	— — —	— — —	— — —	— — —	— — —
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— — —	— — —	— — —	— — —	— — —	— — —	— — —	— — —	— — —	— — —



Do not let an informal timeline override policy or statutory deadlines. Always verify against the actual policy language and applicable law.

Site Meeting and Inspection Record

Complete this record immediately after each site visit or inspection. Keep the independent who-is-on-site log and evidence index aligned with this record.

Field	Record Here
Date / Time and Weather	_____
Areas Inspected / Inaccessible	_____
All Attendees, Roles, and Time In/Out	_____
Samples, Tests, Measurements, and Photos Made	_____
Documents Provided and Exact Versions	_____
Observed Conditions and Statements Attributed to Speaker	_____
Agreed Next Steps, Owner, and Date	_____
Unresolved Scope or Cause Questions	_____
Post-Meeting Written Recap Sent To	_____
Date Recap Sent	_____

 TEMPLATE

Written Confirmation Template

Use this template within 24 hours of every material conversation. Attach only the intended, versioned documents and save a copy of the sent message and delivery confirmation.

Subject: Claim [number] — confirmation of [date] discussion

On [date/time], [participants] discussed [topic]. My understanding is: [fact 1], [fact 2]. You requested [item] by [date], and [person] agreed to [action] by [date]. The following points remain open: [questions]. Please correct any inaccurate part of this recap in writing.



Attach Versioned Documents Only

Attach only the intended, versioned documents. Never attach drafts or superseded versions without clear labeling.



Save Sent Copy and Delivery Confirmation

Save a copy of the sent message and delivery confirmation to the controlled claim file immediately after sending.



Send Within 24 Hours

Send the written confirmation within 24 hours of the conversation while details are fresh and before any party acts on a misunderstanding.

ICRS Claim Help

<https://insuranceclaimrecovery.com/contact-icrs/>

Claim Navigator

<https://insuranceclaimnavigator.com/claim-navigator>

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