



Property Damage Photo & Evidence Checklist

Commercial & Multifamily Losses | ICRS Publishing

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Purpose: Make the property understandable to someone who was never there. Safety and emergency mitigation come first. Photograph safely before conditions change, then continue through removal, drying and repair.

 **Keep This Page** — The Five-Pass Method: your master framework for complete, defensible photo and evidence documentation.

The Five-Pass Method

Follow these five passes in sequence to build a complete, court-ready evidence record. Each pass builds on the last — do not skip or reorder.



Establish the Scene

Address, building, date/time, weather, access restrictions, wide exterior and interior views.



Work Wide to Close

Elevation → building → floor/unit → room/system → component/detail; include scale, orientation and location marker.



Record Function & Identity

Equipment make/model/serial, meters/readings, operating status, pre-loss records.



Follow the Change

Before/after emergency work, demolition, drying, temporary protection and further discoveries.



Preserve Originals

Native files and metadata, backed up; separate observations from cause opinions; log each transfer.

 **Never enter an unsafe area solely to capture evidence. Ask qualified personnel for access and documentation.**

Exterior, Roof & Site Checklist

Core Exterior Scope

- ☐ All four elevations, roof fields, edges, flashings, penetrations, drains, gutters, rooftop HVAC and signs.
- ☐ Windows, doors, cladding, loading docks, canopies, parking, landscaping, fencing, drainage, adjacent damage.

Loss-Type Specific

- ☐ **Hail/Wind:** Consistent directional views; impact details; certified weather report and time window.
- ☐ **Fire:** Origin area only when released by authorities; smoke/soot migration; suppression water; debris fields.
- ☐ **Water/Freeze:** Source, shutoffs, vertical/horizontal migration, affected rooms and mechanical spaces.
- ☐ Capture a diagram/map and photo IDs by building, floor, unit, room and direction.

Photo ID Log – Required Fields for Every Image

ID	Captured Date/Time	Building / Floor / Unit	Viewpoint	Component	Condition Observed	Photographer	File Location
EXT-001	_____	_____	_____ __	_____	_____	_____ __	_____ _____ _____ _____ _____ _____ _____ _____
EXT-002	_____	_____	_____ __	_____	_____	_____ __	_____ _____ _____ _____ _____ _____ _____ _____
EXT-003	_____	_____	_____ __	_____	_____	_____ __	_____ _____ _____ _____ _____ _____ _____ _____

Interior, Systems & Contents Checklist

☐ **Rooms & Units**

Every affected room/unit: four walls, ceiling, floor, fixtures and hidden openings made during mitigation.

☐ **Building Systems**

HVAC, plumbing, electrical, fire suppression, elevators, controls, boilers/chillers: overview, damage detail, serial plates and status.

☐ **Contents & Tenant Improvements**

Inventory, records and equipment: original location, condition, ownership, model, age and quantity.

☐ **Moisture Mapping**

Meter type, reading, material, exact location, date/time, operator and daily trend.

☐ **Link to Estimate**

Link each damaged item to an inventory/estimate line and retain pre-loss condition or maintenance evidence.

☐ **Odor & Functional Loss**

Record odor and functional loss in contemporaneous notes; photos cannot prove smell or operation on their own.

Moisture Mapping Log – Required Fields

Meter Type	Reading	Material	Exact Location	Date/Time	Operator	Daily Trend
_____ ____	_____ —	_____	_____ —	_____ —	_____	↑ / ↓ / —
_____ ____	_____ —	_____	_____ —	_____ —	_____	↑ / ↓ / —
_____ ____	_____ —	_____	_____ —	_____ —	_____	↑ / ↓ / —

Preserve the Evidence

Security & Physical Evidence

- ☐ Export security footage before overwrite; keep native format and record source camera and time-zone offset.
- ☐ Photograph damaged components in place before lawful removal; tag and store representative samples when safe and practical.
- ☐ Record who removed or disposed of materials, who authorized it, when, why, and what was retained.
- ☐ Keep emergency vendor logs, moisture/drying records, invoices, reports and inspection notes.

Key Principle

Emergency protection and reasonable mitigation should proceed promptly. Coordinate evidentiary sampling and permanent work with the insurer and qualified professionals when feasible without delaying safety or stabilization.

Chain-of-Custody Log – Required Fields

Item ID	Collected By	Date/Time	From	Transferred To	Reason	Storage Location
COC-001	_____ -	_____ -	_____ ____	_____ -	_____ -	_____
COC-002	_____ -	_____ -	_____ ____	_____ -	_____ -	_____
COC-003	_____ -	_____ -	_____ ____	_____ -	_____ -	_____

Evidence Index & Quality Review

Evidence Index – Required Fields

Item ID	Type	Location	Capture Date	Relevance	Source	Custodian	File Path	Linked Claim Issue
IDX-001	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -
IDX-002	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -	_____ _____ -

Quality Check

- ☐ Images in focus
- ☐ Wide/context/detail sequence complete
- ☐ Exact location recorded for each image
- ☐ Timestamps verified
- ☐ Originals kept in native format
- ☐ Duplicates controlled
- ☐ Gaps listed and assigned
- ☐ Backup tested and confirmed

Open Questions – Assign Owner & Deadline

- ☐ What areas could not be entered?
- ☐ Which systems need expert inspection?
- ☐ Which claims need pre-loss comparisons?
- ☐ Who will obtain weather, fire, utility or incident records?

Assign an owner and deadline for each open item before closing this review.

Next Actions & ICRS Resources

Use this checklist with the following ICRS companion resources for a complete commercial property claim documentation system:

72:00:00 – The First 72 Hours After a Commercial Property Loss

Your time-critical action guide for the immediate post-loss period.

Claim Communication Journal

A structured log for all insurer, adjuster and vendor communications.

Claim Documentation File Blueprint

The master file organization system for your entire claim record.

Business Interruption Documentation Checklist

Capture lost income, extra expense and continuing costs with precision.

For Significant Claims

Contact ICRS directly for qualified professional support on complex or high-value commercial and multifamily losses.

insuranceclaimrecovery.com/contact-icrs/

Claim Navigator:

insuranceclaimnavigator.com/claim-navigator



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