CLAIM COMPASS DIY

A Homeowner’s Guide to Navigating a Property Insurance Claim

Understand. Organize. Ask. Escalate.

Krystale’ Conley
Founder of Claim Compass

A Note From the Founder

Claim Compass began with a simple question:

How can I continue helping families during one of the most confusing and consequential parts of homeownership while keeping the homeowner in control of their own claim?

That question became increasingly important as changes within the property insurance environment began reshaping how homeowners could access help and how professionals could assist them.

I had experienced the claims process as a homeowner myself. Later, working professionally with property insurance claims gave me another view of the same process.

And I kept coming back to one problem:

Homeowners are expected to make important decisions about their property, repairs, contractors, insurance payments, mortgage requirements and sometimes even where their family will live—all while trying to understand a process they may be experiencing for the first time.

I didn't believe the answer was to make homeowners dependent on another person to make every decision for them.

I wanted to help them make better decisions themselves.

That's why I created Claim Compass.

This guide isn't designed to turn you into an insurance adjuster, contractor, attorney or claim expert. You shouldn't need to become one just because something happened to your home.

It's designed to give you a strong foundation for navigating your own property insurance claim: understanding what's happening, organizing what matters, asking better questions and recognizing when the situation has moved beyond what you should handle alone.

Throughout this guide, you'll see four words repeatedly:

Understand. Organize. Ask. Escalate.

That's your compass.

You remain in the driver's seat. My job is to help you read the road.

Krystale' Conley
Founder of Claim Compass

Before We Get Started

Something happened to your home.

Maybe you woke up to water where water definitely wasn't supposed to be. Maybe a storm damaged your roof. Maybe there was a fire, smoke damage, a plumbing problem, or something else entirely.

Whatever happened, you probably didn't wake up that morning thinking:

Today seems like a great day to learn how property insurance claims work.

Yet here you are.

Suddenly, you're dealing with an insurance company, adjusters, contractors, estimates, deductibles, photographs, receipts, policy language—and possibly a mortgage company that would also like to join the conversation.

Meanwhile, you're still dealing with the actual damage to your home.

That's exactly why this guide exists.

Claim Compass DIY is designed to give you a practical foundation for navigating your own property insurance claim without requiring you to become an insurance professional in the process.

You don't need to know everything.

You do need to understand enough to recognize what is happening, keep your information organized, ask informed questions, and know when something has moved beyond what you should try to handle on your own.

UNDERSTAND.

Know where you are in the claim process and what is happening around you.

ORGANIZE.

Keep your photographs, documents, estimates, receipts, communications and other claim information where you can actually find them.

ASK.

When something doesn't make sense, don't fill in the blank yourself. Ask the person responsible for answering it.

ESCALATE.

Sometimes the right DIY decision is recognizing that the problem is no longer DIY.

You may eventually need a contractor, engineer, insurance agent, public adjuster, attorney or another qualified professional.

That's not failure.

That's navigation.

The goal isn't to make you the smartest person in the insurance industry.

The goal is much simpler:

Help you remain an informed decision-maker in your own claim.

So before we get into policies, estimates, depreciation and all the other wonderfully exciting things nobody asked to spend their evening learning about, we're going to start where your claim actually starts:

Something happened.

Now let's figure out what you should do next.

Claim Compass DIY provides general educational information about the property insurance claim process. Insurance policies, coverage, claim requirements, laws and individual circumstances vary. This guide does not provide legal advice, determine insurance coverage, negotiate insurance claims, or replace advice or representation from an appropriately licensed professional when one is needed.

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TOOLKIT QUICK REFERENCE

Use the integrated worksheet when you reach that stage of the claim. Clean printable master copies are collected again in the Claim Compass Toolkit at the back.

Start Here: Know Your Loss — Integrated after Chapter 5; printable master in Toolkit

Adjuster Inspection Record — Integrated after Chapter 7; printable master in Toolkit

Claim Payment Breakdown — Integrated after Chapter 11; printable master in Toolkit

Carrier Estimate vs. Contractor Estimate — Integrated after Chapter 12; printable master in Toolkit

Claim Money Tracker — Integrated after Chapter 15; printable master in Toolkit

Additional Damage / Supplement Record — Integrated after Chapter 22; printable master in Toolkit

ALE Tracker — Integrated after Chapter 24; printable master in Toolkit

RD & Repair Deadline Tracker — Integrated after Chapter 26; printable master in Toolkit

Code or Upgrade? — Integrated after Chapter 32; printable master in Toolkit

Final Claim Reconciliation — Integrated after Chapter 33; printable master in Toolkit

What Did This Claim Teach Me? — Integrated after Chapter 36; printable master in Toolkit

Jump to the Claim Compass Toolkit →

PART I — THE LOSS HAPPENS

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Chapter 1 — Something Happened. Now What?

Claims rarely begin neatly. Water is moving through the house, a storm has damaged the roof, smoke is in the air, or you have discovered damage you weren't expecting. Your first job is not to become an insurance expert. Your first job is to deal with what is immediately in front of you.

COMPASS RULE: Insurance comes after safety.

Protect people first. When it is safe and reasonable, take steps to prevent additional damage and begin documenting what happened.

DO THIS

What Happened Is Not the Same as What Caused It

COMPASS RULE: Describe what you personally observed. Don't diagnose the loss.

You can say, “I found water throughout the kitchen and hallway,” without deciding why the water appeared. You can say, “Water was actively discharging from beneath the sink,” or “I shut off the main water supply as soon as I discovered it.” If you do not know the source yet, say so.

KNOW THIS: “I don't know yet” is a complete answer when you genuinely don't know.

If emergency conditions require you to act before calling the insurance company, handle the emergency first. Call emergency services or appropriate mitigation professionals when necessary. Document what you can safely document.

COMPASS CHECK

Chapter 2 — Before You Call the Insurance Company

The first conversation with the carrier may become part of the claim record. That is not a reason to be nervous. It is a reason to be prepared.

DO THIS

KNOW THIS: Locate the Duties After Loss, Duties in the Event of Loss, or similarly titled section of your policy when circumstances allow. Your actual policy controls what is required.

Tell what you know, not what you think you know. Don't guess, exaggerate, minimize or diagnose. If you know actual mold or flood conditions exist, do not conceal them.

ASK

COMPASS RULE: The insurance company has a claim file. You're going to have one too.

Chapter 3 — Build Your Claim File

Your insurance company is going to maintain a file for your claim. So are you.

You do not need a filing cabinet, seventeen color-coded binders, or a new personality. You do need one dependable place for claim information instead of the kitchen drawer where important papers mysteriously go to die.

DO THIS

COMPASS RULE: The carrier maintains its claim file. You maintain yours. Don't assume the two contain exactly the same information.

Send copies. Keep yours. Never give away your only copy of an important document.

Chapter 4 — Document the Damage

Use a simple three-view method: WIDE, MEDIUM, CLOSE.

Wide views show the room or larger area. Medium views show where the damage sits within that area. Close-ups show the condition itself.

Document before materially changing the condition when it is safe and reasonable to do so. Necessary emergency work still comes first.

The goal is not to preserve a wet piece of drywall in your living room as a family heirloom. The goal is to create a reasonable record of what existed before cleanup, demolition or repair changed it.

Chapter 5 — Personal Property Counts Too

Furniture, clothing, beds, electronics, appliances, rugs and other household belongings may be part of the loss too.

DO THIS

COMPASS RULE: Don't invent one. If you don't remember an exact purchase date, age or original price, identify the information as approximate rather than presenting it as exact.

Do not create a safety hazard simply to preserve damaged property. If something must be discarded, document what it was, why it was discarded, when, and what photographs or video exist.

YOUR CLAIM COMPASS TOOL

START HERE: KNOW YOUR LOSS

Record the claim number, carrier, date of loss/discovery, date reported, adjuster contact, what you observed, affected rooms, immediate actions taken and the documents/evidence you currently have.

WORKSHEET — START HERE: KNOW YOUR LOSS

Claim Number:

_____

Insurance Carrier:

_____

Adjuster / Claim Contact:

_____

Date Damage Was Discovered:

_____

Date Claim Was Reported:

_____

WHAT I OBSERVED

Briefly describe what you personally saw, heard or discovered:

_____

_____

_____

AFFECTED AREAS

☐ Kitchen

☐ Bathroom

☐ Bedroom

☐ Living / Family Room

☐ Hallway

☐ Basement / Crawlspace

☐ Roof / Attic

☐ Exterior

☐ Garage

☐ Other: _____

THE EVENT APPEARS TO INVOLVE

☐ Water / plumbing

☐ Wind

☐ Hail

☐ Fire

☐ Smoke

☐ Lightning

☐ Theft / vandalism

☐ Falling object / tree

☐ Freeze

☐ Other / unsure: _____

This is an observation tool—not a coverage determination.

IMMEDIATE ACTIONS TAKEN

☐ Emergency services contacted

☐ Water / utility shut off

☐ Temporary mitigation performed

☐ Plumber / roofer / mitigation company contacted

☐ Photos / video taken

☐ Receipts saved

Other immediate actions:

_____

_____

DOCUMENTS / EVIDENCE I HAVE

☐ Policy / declarations page

☐ Photos

☐ Video

☐ Receipts

☐ Work orders / reports

☐ Contractor information

☐ Carrier correspondence

☐ Other: _____

COMPASS RULE: You don't need a perfect claim file. You need a functioning one.

PART II — THE INSPECTION

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Chapter 6 — Preparing for the Adjuster Inspection

The carrier may use an in-person inspection, photographs and documents, a virtual inspection, or a combination. Prepare for the process you are given.

DO THIS

If reasonably possible, the person who discovered or witnessed the loss should be present. Firsthand knowledge matters.

Ordinary housekeeping and accessibility can help an inspection focus on the loss, but do not change the evidence. Conditions suggesting prolonged vacancy, maintenance problems, prior damage or failure to protect the property may raise questions, so answer accurately and do not guess.

Chapter 7 — During the Inspection

COMPASS RULE: You live there. They don't.

Show the affected areas you know about. Do not assume the person inspecting will discover everything without your help.

You also do not need to follow the adjuster through the house shouting, “WRITE DOWN THE BASEBOARD.” Show what you know, describe what you observed, and let the inspection happen.

Do not speculate about hidden damage you cannot see.

ASK

Titles vary. The field adjuster or inspector may document damage. A desk adjuster or claim handler may manage coverage, payments or communication. An independent adjuster may work on behalf of the carrier. The important question is not the title—it is who is responsible for what.

COMPASS RULE: Document what you showed and what you told the adjuster.

YOUR CLAIM COMPASS TOOL

ADJUSTER INSPECTION RECORD

Record the inspection date, adjuster name/contact, areas shown, damage pointed out, information provided, documents requested, documents promised, what you were told happens next and the expected follow-up timeframe.

WORKSHEET — ADJUSTER INSPECTION RECORD

Inspection Date:

_____

Adjuster / Inspector Name:

_____

Company:

_____

Phone / Email:

_____

Areas I showed during the inspection:

_____

_____

_____

Damage / conditions I specifically pointed out:

_____

_____

_____

Information or documents I provided:

_____

_____

Documents / photos requested from me:

_____

_____

Documents I promised to send:

_____

_____

What I was told happens next:

_____

_____

Expected follow-up date / timeframe:

_____

Primary contact after inspection:

_____

Chapter 8 — The Adjuster Left. Now What?

Update your claim file. Send promised documents. Continue saving receipts and photographs. Calendar the follow-up you were given.

Waiting is not doing nothing when you know who currently has the next action.

COMPASS RULE: Don't let “we're working on it” become your filing system.

COMPASS CHECK: Who currently has the next action?

If you do not receive an expected update, ask a specific status question: what remains outstanding, who is responsible for it, and what should happen next.

PART III — ESTIMATES & MONEY

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Chapter 9 — Your Estimate Is Not Your Policy

Four things are related but not interchangeable: your policy, the carrier estimate, the contractor estimate and the payment.

Your policy is the contract. The declarations page is a useful snapshot, but it is not the entire contract. Exclusions, conditions, definitions and endorsements matter too.

A carrier estimate generally reflects the scope and pricing recognized by the carrier at that stage. A contractor estimate reflects the work and pricing the contractor believes is needed. A payment is the amount issued at that stage after applicable calculations.

COMPASS RULE: Don't assume. Locate. Read. Document. Ask.

Chapter 10 — Start With Scope, Not the Bottom Number

A carrier estimate of $31,000 and a contractor estimate of $38,000 do not automatically prove a $7,000 underpayment.

COMPASS RULE: Compare the work before you compare the money.

Look for differences in affected areas, demolition, repairs, materials, quantities and work that appears on one estimate but not the other.

Mitigation or demolition and reconstruction are different parts of the recovery process. Do not assume a mitigation invoice and a repair estimate are pricing the same work.

If a payment arrives and you do not have the carrier's written estimate or do not understand what the payment represents, ask for the written estimate or other documentation explaining the payment.

Chapter 11 — Deductibles, ACV, RCV & Depreciation

Your policy may settle covered property at Actual Cash Value (ACV), Replacement Cost Value (RCV), or according to other loss-settlement provisions depending on the property and coverage involved.

COMPASS RULE: The deductible is applied by the carrier to the insurance settlement. Your contractor does not collect your insurance deductible on behalf of the carrier.

Depreciation is generally a reduction in value associated with factors such as age and condition. Depending on the applicable policy provisions, some depreciation may be recoverable after required conditions are satisfied.

ASK

YOUR CLAIM COMPASS TOOL

CLAIM PAYMENT BREAKDOWN

Track the carrier estimate, deductible, depreciation withheld, initial payment, prior payments, supplement payments and remaining amounts you are trying to understand.

WORKSHEET — CLAIM PAYMENT BREAKDOWN

Item	Amount / Status
Carrier estimate	$
Deductible applied	$
Depreciation withheld	$
Initial payment	$
Prior / additional payments	$
Supplement payment(s)	$
Recoverable depreciation received	$
Amount I still need explained	$

What does this payment represent?

_____

_____

Questions for the carrier:

_____

_____

_____

Chapter 12 — Your Insurance Payment Is Not Your Contractor's Budget

You can ask a contractor to independently evaluate the work and provide a written estimate without first telling the contractor how much insurance money is available.

COMPASS RULE: Your insurance payment is not your contractor's budget.

A useful request is: "Please provide me with a written estimate for the work you believe is necessary to restore the damaged areas. Please identify the work being performed and the associated costs."

YOUR CLAIM COMPASS TOOL

CARRIER ESTIMATE VS. CONTRACTOR ESTIMATE

Compare areas included, demolition, repairs, materials, quantities, work appearing on only one estimate, totals and items needing explanation.

WORKSHEET — CARRIER ESTIMATE VS. CONTRACTOR ESTIMATE

Comparison	Carrier Estimate	Contractor Estimate	Question / Difference
Areas included			
Demolition / removal			
Repairs			
Materials			
Quantities			
Work on only one estimate			
Total			

Items I need explained:

_____

_____

_____

COMPASS RULE: Compare the work before you compare the money.

COMPASS CHECK: Before spending claim money, understand what the payment represents, what the policy requires, what the lender may require, what work actually needs to be completed and what the contractor is charging.

PART IV — WHEN THE MORTGAGE COMPANY JOINS THE CLAIM

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Chapter 13 — Why Is the Mortgage Company on the Check?

A mortgage lender or loan servicer has a financial interest in the property. Depending on the policy, mortgage documents, payment and other circumstances, the lender may be included in the insurance-payment process.

Verify the mortgage information associated with your policy. Check the lender or servicer name and other identifying information available on your declarations or policy records.

COMPASS CHECK: Is the mortgage information associated with my policy current and accurate?

If not, start by confirming the correct mortgage information. You may need to contact your mortgage company or loan servicer directly to verify the current information, then provide the corrected information to your insurance company or the local insurance agent who wrote or services your policy.

If you're unsure who should make the change, ask your insurance agent or carrier what they need from you to update the mortgage information associated with the policy.

COMPASS RULE: Don't wait until a claim payment is issued to discover that an old mortgage company is still listed.

Chapter 14 — The Loss Draft Process

If your lender is involved, ask for the Property Loss, Insurance Claims or Loss Draft department.

COMPASS RULE: Don't assume your lender's process. Get your lender's requirements in writing and keep them in your claim file.

ASK

Keep the roles straight: the carrier handles the insurance claim; the contractor handles construction; the mortgage company protects its property interest and administers funds under its requirements; you remain the documentation and decision hub.

Chapter 15 — When the Mortgage Company Holds the Money

Claim money can exist in several places at once: paid by the carrier, held by the lender, released to you, paid to contractors, or still withheld as recoverable depreciation.

Lenders may release funds in stages and may require documentation or inspections between releases. Do not assume a universal percentage or schedule.

COMPASS RULE: Your mortgage disbursement is not your contractor's budget either.

Clear, itemized repair estimates help you and the lender understand what work is being funded.

YOUR CLAIM COMPASS TOOL

CLAIM MONEY TRACKER

Track carrier payments, recoverable depreciation, mortgage-held proceeds, mortgage releases, contractor payments and estimated repairs remaining.

WORKSHEET — CLAIM MONEY TRACKER

Money / Repair Item	Amount	Where It Is / Status	Next Requirement
Carrier payment	$		
Recoverable depreciation	$		
Mortgage-held proceeds	$		
Mortgage release(s)	$		
Contractor paid to date	$		
Estimated repairs remaining	$		
Other	$		

Current bottleneck / next action:

_____

_____

Chapter 16 — When the Money and Repairs Stop Lining Up

If mortgage disbursements, remaining insurance proceeds, recoverable depreciation and the cost to complete repairs no longer align, identify the bottleneck before committing additional expenses.

COMPASS RULE: Expectations are lovely. They are not money.

Ask who currently controls the funds, what condition must be satisfied for release, what amount is still expected from the carrier, and what work remains.

If you are behind on the mortgage or otherwise unsure how the lender may handle proceeds, ask the lender about your specific loan and requirements rather than assuming.

If there is no mortgage, there is one fewer participant—but more direct responsibility remains with you.

PART V — CONTRACTORS & REPAIRS

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Chapter 17 — Choosing Who Repairs Your Home

The person who evaluates your insurance claim and the person who repairs your home have different jobs.

You are not required to choose a contractor merely because a carrier or vendor network presents one, subject to any specific policy or program terms that apply. You may select your own qualified contractor.

DO THIS

A polo shirt, a truck and somebody's cousin saying “he does great work” are not a contractor-vetting system.

Chapter 18 — Understand the Agreement Before Work Starts

COMPASS RULE: DON'T LET WORK START BEFORE YOU UNDERSTAND THE AGREEMENT.

Know the scope, price, payment schedule, how changes are authorized, who handles permits, what happens if additional damage is found, warranty terms, cancellation or termination terms, and any notices provided to you.

COMPASS RULE: Your contractor works for you. Your insurance carrier does not.

A contractor can document construction conditions, explain its estimate and perform the agreed work. A contractor should not represent you in the insurance claim unless separately authorized and legally permitted to do so in the applicable jurisdiction.

If someone says, “We'll handle the insurance,” ask exactly what that means before agreeing.

Chapter 19 — You Can Have More Than One Contractor

Different trades may handle different parts of a repair. Clearly document who is responsible for what.

Keep estimates, agreements, invoices and payments separated enough that you can identify each contractor's scope. Watch for overlap, gaps and sequencing issues.

If a mortgage company is involved, its contractor-documentation requirements may apply to each contractor involved.

Chapter 20 — Xactimate, Symbility & Other Estimating Systems

Xactimate and Symbility are examples of estimating platforms used in property claims and construction. Other contractors may use different systems.

KNOW THIS: You do not need to learn estimating software to manage your claim.

COMPASS RULE: Don't compare only totals. Compare what each estimate says is actually being done.

The software does not resolve differences in scope, quantities, materials or assumptions. If you cannot reasonably identify why two complicated estimates differ, that may be a good point to seek document-review help.

Chapter 21 — Before Repairs Begin

Take pre-repair photographs. Confirm the planned start date and major phases. Make sure you understand who is doing what.

DO THIS

Chapter 22 — If the Contractor Finds Additional Damage

Additional damage may become visible during demolition or repair.

COMPASS RULE: Additional Damage Found? Stop, Document, Notify.

The contractor should stop work in the affected area when reasonably possible, document the newly observed condition and notify you. You then notify the carrier and ask what it needs before work continues.

A supplement generally refers to a request for the carrier to consider additional or revised claim-related costs or scope after the initial estimate or evaluation.

KNOW THIS: A supplement is a request for additional consideration. It is not a promise of additional payment.

YOUR CLAIM COMPASS TOOL

ADDITIONAL DAMAGE / SUPPLEMENT RECORD

Record where the condition was found, who discovered it, what was observed, photographs/video, whether work stopped, when the carrier was notified, carrier instructions, revised estimate and carrier decision.

WORKSHEET — ADDITIONAL DAMAGE / SUPPLEMENT RECORD

Date discovered:

_____

Location / affected area:

_____

Discovered by:

_____

What was observed:

_____

_____

_____

☐ Photos taken

☐ Video taken

☐ Work stopped in affected area

☐ Homeowner notified

☐ Carrier / adjuster notified

Date / time carrier was notified:

_____

Carrier instructions before work continues:

_____

_____

_____

Revised / additional estimate amount: $

_____

What changed and why:

_____

_____

Carrier decision / status:

_____

_____

Chapter 23 — Don't Authorize Additional Work Based Only on “Insurance Will Pay”

Before authorizing additional work, know what work is proposed, what it costs, whether the carrier has been notified, what has been evaluated or approved, what your contractor agreement says, and what you may owe if insurance does not pay.

COMPASS RULE: DON'T AUTHORIZE ADDITIONAL WORK BASED ONLY ON “INSURANCE WILL PAY FOR IT.”

Your contract with the contractor and your policy with the carrier are separate contractual relationships.

COMPASS CHECK: If a contractor/carrier disagreement creates significant personal financial exposure, a legal issue or a representation problem, escalate to the appropriate professional.

PART VI — LIVING THROUGH THE REPAIRS

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Chapter 24 — Additional Living Expense (ALE)

If conditions caused by a covered loss or repairs make it unreasonable or impossible to live normally in the home, Loss of Use or Additional Living Expense coverage may become relevant, depending on your policy.

COMPASS RULE: "I don't want to stay here" and "I cannot reasonably live here because of conditions directly related to the covered loss" are not necessarily the same thing.

Be specific about actual conditions: no running water; the only functioning bathroom cannot be used; no access to a functioning kitchen; electrical service to necessary living areas is disconnected; or other loss-related conditions affecting reasonable occupancy.

ASK

Temporary housing should be discussed in relation to reasonable household needs, existing living arrangement, availability and policy terms—not automatically bedroom-for-bedroom and not automatically one hotel room regardless of household size.

Save receipts. Potential categories may include lodging, increased food costs, laundry, parking, transportation or pet arrangements, but do not assume every expense is covered.

YOUR CLAIM COMPASS TOOL

ALE TRACKER

Track date, expense, why it was incurred, amount, receipt saved, date submitted and reimbursement status.

WORKSHEET — ALE TRACKER

Date	Expense	Why Incurred	Amount	Receipt?	Submitted?	Reimbursed / Status
			$			
			$			
			$			
			$			
			$			
			$			

Carrier ALE / Loss of Use contact:

_____

Approval / documentation requirements:

_____

_____

Known limit, timeframe or condition (if identified in policy/carrier communication):

_____

_____

Chapter 25 — Keep Everyone Updated

As repairs progress, the carrier, mortgage company and contractors may need some of the same information for different reasons.

Tell the desk adjuster about significant repair progress and changes. Follow lender loss-draft requirements if applicable. Coordinate contractors whose work depends on another trade.

Continue photographing progress and preserving invoices and completion records.

Chapter 26 — Recoverable Depreciation Returns

If depreciation was withheld, do not assume it will automatically appear when repairs finish. Ask what your policy requires.

ASK

COMPASS RULE: If someone tells you, "You have X days," locate the source of that deadline in your policy or applicable requirement.

Distinguish the deadline to report a loss, any deadline or condition to repair or replace, and any deadline to claim replacement-cost benefits.

YOUR CLAIM COMPASS TOOL

RD & REPAIR DEADLINE TRACKER

Chapter 27 — What If the Claim Is “Closed”?

An administrative claim status does not automatically answer whether every remaining benefit or issue has been resolved.

WORKSHEET — RD & REPAIR DEADLINE TRACKER

Initial payment / ACV amount: $

_____

Depreciation withheld: $

_____

Recoverable depreciation identified: $

_____

☐ Recoverable depreciation confirmed

☐ Still need clarification

Repair / replacement deadline or condition:

_____

Source (policy page / endorsement / carrier communication):

_____

Deadline to notify intent to recover replacement-cost benefits, if applicable:

_____

Documents required for release:

_____

_____

_____

Where / how to submit:

_____

Date submitted:

_____

Expected response date / timeframe:

_____

Status / notes:

_____

_____

Ask specifically about outstanding recoverable depreciation, payments, documents or supplement decisions.

COMPASS RULE: Be persistent, specific and documented.

Chapter 28 — When the Adjuster Changes

Claims can be reassigned. An adjuster may leave, take vacation or be replaced.

COMPASS RULE: Your claim file is your continuity plan.

Give the new contact a concise summary and ask whether copies of key documents should be resent. Send copies, never your only originals.

Chapter 29 — Repairs Are Almost Done

DO THIS

PART VII — UPGRADES, DEDUCTIBLES & CODE

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Chapter 30 — You Can Upgrade. Just Know Who Pays.

You may choose better or different materials during repair. A voluntary upgrade does not automatically become an insurance-covered cost.

COMPASS RULE: Insurance restores. You can upgrade. Just don't assume insurance pays the upgrade difference.

Ask the contractor to distinguish the comparable repair/replacement from the owner-selected upgrade and its additional cost.

Document what was originally proposed, what you selected instead, why the price changed and who is responsible for the difference.

Chapter 31 — The Deductible Did Not Disappear

COMPASS RULE: The carrier applies your deductible to the insurance settlement. Your contractor does not collect your insurance deductible on behalf of the carrier.

If a contractor says, "You owe me your deductible," stop and understand what the charge actually represents under your repair agreement.

A contractor is paid according to the repair agreement. Do not create a separate fictional deductible payment to the contractor simply because the carrier applied one to the claim.

Do not judge an underpayment by comparing a contractor total to the first insurance check. Reconcile the deductible, depreciation, prior payments, supplements, upgrades and other relevant amounts.

Chapter 32 — When Building Code Has Something to Say

Some repair requirements come from outside the insurance policy. State, county or local authorities may require permits, inspections, engineers, licensed trades or current-code work.

COMPASS RULE: Required by code does not automatically mean covered by insurance.

Ask two separate questions: What does the applicable authority require? What does my policy cover?

Review the policy for Ordinance or Law, Building Code or similar coverage and any applicable limit or endorsement.

COMPASS CHECK: Does this repair require a permit, inspection, engineer, licensed trade or approval from a state/county/local authority? If yes, determine the requirement and ask the carrier how the policy addresses the resulting additional cost.

CODE OR UPGRADE?

Record the repair involved, requirement, authority, permit/inspection, engineer or specialist, written documentation, original repair cost, added code cost, applicable policy coverage located, carrier notification and response.

WORKSHEET — CODE OR UPGRADE?

Repair / area involved:

_____

Requirement or proposed change:

_____

_____

☐ Required by applicable authority / code

☐ Voluntary homeowner-selected upgrade

☐ Not sure yet

Authority / source of code requirement (if applicable):

_____

Permit / inspection required:

_____

Engineer / specialist involved:

_____

Written documentation received:

_____

Original repair cost: $

_____

Additional code / upgrade cost: $

_____

Ordinance or Law / Building Code coverage located:

_____

Applicable limit / endorsement identified:

_____

Carrier notified:

_____

Carrier response / documents requested:

_____

_____

PART VIII — CLOSING THE CLAIM

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Chapter 33 — Before You Call It Finished

The repairs are complete—or close to it. The contractor is packing up. The house is starting to look like your house again. You are ready to be done.

Before you mentally close the claim, take one final look at the entire picture. This isn't about finding another problem. It's about making sure the problems you already had are actually resolved.

DO THIS

What If You've Reached a Policy Limit?

Sometimes the issue isn't that another payment is still coming. The applicable coverage may have reached its policy limit.

Your policy identifies limits for different coverages. Depending on the policy, you may see Coverage A—Dwelling; Coverage B—Other Structures; Coverage C—Personal Property; and Coverage D—Loss of Use. The names, limits and how they apply depend on your policy.

KNOW THIS: A policy limit and a claim estimate are not the same thing.

If the amount payable under an applicable coverage reaches its available limit, additional benefits may not be available under that coverage simply because the actual loss or cost is higher. At the same time, do not assume one identified limit tells you everything potentially applicable under the policy.

ASK

COMPASS CHECK: Is the remaining difference caused by a disagreement about the damage—or has the applicable insurance coverage actually reached its available limit?

YOUR CLAIM COMPASS TOOL

FINAL CLAIM RECONCILIATION

Track final carrier estimate, total payments, deductible, depreciation, supplements, policy-limit status, mortgage proceeds, contractor costs, ALE and anything still outstanding.

WORKSHEET — FINAL CLAIM RECONCILIATION

Category	Amount / Status	Resolved? / Next Action
Final carrier estimate	$	
Total carrier payments	$	
Deductible	$	
Depreciation withheld	$	
Recoverable depreciation	$	
Supplement(s)	$	
Mortgage proceeds held / released	$	
Contractor total / balance	$	
Owner-selected upgrades	$	
ALE	$	
Policy-limit issue, if applicable		

Anything still outstanding:

_____

_____

_____

Who has the next action?

_____

Expected next date / timeframe:

_____

Chapter 34 — Who Still Has the Next Action?

We've asked this question throughout the claim. We're asking it one final time.

COMPASS CHECK: Who has the next action—the carrier, mortgage company, contractor or you?

If everyone is waiting for everyone else, identify the bottleneck. Don't assume silence means completion.

DO THIS

Chapter 35 — Keep the Claim File

Your claim may be finished. Your claim file doesn't need to disappear.

Keep important policy documents, photographs, estimates, agreements, invoices, receipts, payments, mortgage records, ALE records, supplement records, correspondence, completion documents, warranties, permits and inspection records where applicable.

COMPASS RULE: The claim may be closed. Keep the record.

If you decide not to complete work included in the claim, understand what that decision may affect before spending the money elsewhere. Depending on the circumstances, consider policy requirements, recoverable depreciation, lender requirements, proof-of-repair requirements, contractor obligations and future claims involving the same area.

Chapter 36 — What This Claim Taught You About Your Policy

A claim can reveal things about your coverage that weren't particularly interesting when the policy was purchased. Now they mean something.

Maybe your deductible surprised you. Maybe recoverable depreciation mattered. Maybe a coverage limit became important. Maybe Loss of Use, a code requirement, an endorsement or an exclusion changed the experience.

After the immediate claim is resolved, consider reviewing the policy with your insurance agent or other appropriate insurance professional.

DO THIS

YOUR CLAIM COMPASS TOOL

WHAT DID THIS CLAIM TEACH ME?

Write down what surprised you, which coverage mattered most, whether a limit became important, how the deductible and depreciation worked, whether ALE or code issues arose, and questions you want to take to your insurance agent.

WORKSHEET — WHAT DID THIS CLAIM TEACH ME?

What surprised me about my policy or claim:

_____

_____

_____

Which coverage mattered most:

_____

_____

Did a coverage limit become important? If so, which one?

_____

_____

What did I learn about my deductible?

_____

_____

What did I learn about depreciation / recoverable depreciation?

_____

_____

Did ALE / Loss of Use matter?

_____

_____

Did a code / Ordinance or Law issue arise?

_____

_____

Questions I want to take to my insurance agent:

_____

_____

_____

_____

Chapter 37 — Know When DIY Has Reached Its Limit

Handling your own claim does not mean handling every problem alone.

A significant coverage dispute, denial you do not understand, substantial scope disagreement, complicated estimate, major financial exposure, contractor dispute, structural/engineering question, legal question or representation issue may require specialized help.

Different problems require different professionals: an insurance agent, contractor, engineer, public adjuster, attorney or another appropriately qualified professional.

COMPASS RULE: Escalating isn't giving up control. Sometimes escalating is how you keep control.

Chapter 38 — Your Compass

Think back to where this guide started. Something happened. At the beginning, you didn't need to understand the entire insurance claim process. You needed to know what to do next—and then what to do after that.

UNDERSTAND.

Know where you are in the process and what the document, payment, request or problem in front of you actually represents.

ORGANIZE.

Keep the photographs, documents, receipts, estimates, communications, payments and deadlines that matter.

ASK.

Don't fill gaps with assumptions. Ask the carrier, contractor, mortgage company, agent or person responsible for answering the question in front of you.

ESCALATE.

Recognize when the problem has moved beyond what you should reasonably handle yourself and find the right professional for that problem.

COMPASS RULE: You don't need every answer at once. You need the next responsible step.

That's your compass.

Claim Compass exists to help you separate the contracts, estimates, payments, inspections, repairs, documents and decisions surrounding a property loss so you can make informed decisions without surrendering control of your own claim.

Sometimes you'll continue on your own. Sometimes you'll need guidance. Sometimes the right decision will be involving a qualified professional.

The goal isn't dependence. It's direction.

Understand. Organize. Ask. Escalate.

And keep your hands on the wheel.

Educational Disclaimer

Claim Compass DIY provides general educational information about the property insurance claim process. Insurance policies, coverage, claim requirements, laws, regulations, lender requirements, contractor obligations and individual circumstances vary.

This guide does not provide legal advice, determine insurance coverage, prepare or negotiate insurance claims, represent policyholders in insurance claims, or replace advice or representation from an appropriately licensed or qualified professional when one is needed.

Examples in this guide are provided for educational purposes and should not be interpreted as a determination of how any particular insurance policy, claim, contract or law applies to an individual situation.

START HERE: KNOW YOUR LOSS

ADJUSTER INSPECTION RECORD

CLAIM PAYMENT BREAKDOWN

CARRIER ESTIMATE VS. CONTRACTOR ESTIMATE

CLAIM MONEY TRACKER

ADDITIONAL DAMAGE / SUPPLEMENT RECORD

ALE TRACKER

RD & REPAIR DEADLINE TRACKER

CODE OR UPGRADE?

FINAL CLAIM RECONCILIATION

WHAT DID THIS CLAIM TEACH ME?

CLAIM COMPASS TOOLKIT

← Back to Table of Contents

Printable master copies of the worksheets used throughout Claim Compass DIY. Print or duplicate the pages you need for your claim.

WORKSHEET — START HERE: KNOW YOUR LOSS

Claim Number:

_____

Insurance Carrier:

_____

Adjuster / Claim Contact:

_____

Date Damage Was Discovered:

_____

Date Claim Was Reported:

_____

WHAT I OBSERVED

Briefly describe what you personally saw, heard or discovered:

_____

_____

_____

AFFECTED AREAS

☐ Kitchen

☐ Bathroom

☐ Bedroom

☐ Living / Family Room

☐ Hallway

☐ Basement / Crawlspace

☐ Roof / Attic

☐ Exterior

☐ Garage

☐ Other: _____

THE EVENT APPEARS TO INVOLVE

☐ Water / plumbing

☐ Wind

☐ Hail

☐ Fire

☐ Smoke

☐ Lightning

☐ Theft / vandalism

☐ Falling object / tree

☐ Freeze

☐ Other / unsure: _____

This is an observation tool—not a coverage determination.

IMMEDIATE ACTIONS TAKEN

☐ Emergency services contacted

☐ Water / utility shut off

☐ Temporary mitigation performed

☐ Plumber / roofer / mitigation company contacted

☐ Photos / video taken

☐ Receipts saved

Other immediate actions:

_____

_____

DOCUMENTS / EVIDENCE I HAVE

☐ Policy / declarations page

☐ Photos

☐ Video

☐ Receipts

☐ Work orders / reports

☐ Contractor information

☐ Carrier correspondence

☐ Other: _____

WORKSHEET — ADJUSTER INSPECTION RECORD

Inspection Date:

_____

Adjuster / Inspector Name:

_____

Company:

_____

Phone / Email:

_____

Areas I showed during the inspection:

_____

_____

_____

Damage / conditions I specifically pointed out:

_____

_____

_____

Information or documents I provided:

_____

_____

Documents / photos requested from me:

_____

_____

Documents I promised to send:

_____

_____

What I was told happens next:

_____

_____

Expected follow-up date / timeframe:

_____

Primary contact after inspection:

_____

WORKSHEET — CLAIM PAYMENT BREAKDOWN

Item	Amount / Status
Carrier estimate	$
Deductible applied	$
Depreciation withheld	$
Initial payment	$
Prior / additional payments	$
Supplement payment(s)	$
Recoverable depreciation received	$
Amount I still need explained	$

What does this payment represent?

_____

_____

Questions for the carrier:

_____

_____

_____

WORKSHEET — CARRIER ESTIMATE VS. CONTRACTOR ESTIMATE

Comparison	Carrier Estimate	Contractor Estimate	Question / Difference
Areas included			
Demolition / removal			
Repairs			
Materials			
Quantities			
Work on only one estimate			
Total			

Items I need explained:

_____

_____

_____

COMPASS RULE: Compare the work before you compare the money.

WORKSHEET — CLAIM MONEY TRACKER

Money / Repair Item	Amount	Where It Is / Status	Next Requirement
Carrier payment	$		
Recoverable depreciation	$		
Mortgage-held proceeds	$		
Mortgage release(s)	$		
Contractor paid to date	$		
Estimated repairs remaining	$		
Other	$		

Current bottleneck / next action:

_____

_____

WORKSHEET — ADDITIONAL DAMAGE / SUPPLEMENT RECORD

Date discovered:

_____

Location / affected area:

_____

Discovered by:

_____

What was observed:

_____

_____

_____

☐ Photos taken

☐ Video taken

☐ Work stopped in affected area

☐ Homeowner notified

☐ Carrier / adjuster notified

Date / time carrier was notified:

_____

Carrier instructions before work continues:

_____

_____

_____

Revised / additional estimate amount: $

_____

What changed and why:

_____

_____

Carrier decision / status:

_____

_____

WORKSHEET — ALE TRACKER

Date	Expense	Why Incurred	Amount	Receipt?	Submitted?	Reimbursed / Status
			$			
			$			
			$			
			$			
			$			
			$			

Carrier ALE / Loss of Use contact:

_____

Approval / documentation requirements:

_____

_____

Known limit, timeframe or condition (if identified in policy/carrier communication):

_____

_____

WORKSHEET — RD & REPAIR DEADLINE TRACKER

Initial payment / ACV amount: $

_____

Depreciation withheld: $

_____

Recoverable depreciation identified: $

_____

☐ Recoverable depreciation confirmed

☐ Still need clarification

Repair / replacement deadline or condition:

_____

Source (policy page / endorsement / carrier communication):

_____

Deadline to notify intent to recover replacement-cost benefits, if applicable:

_____

Documents required for release:

_____

_____

_____

Where / how to submit:

_____

Date submitted:

_____

Expected response date / timeframe:

_____

Status / notes:

_____

_____

WORKSHEET — CODE OR UPGRADE?

Repair / area involved:

_____

Requirement or proposed change:

_____

_____

☐ Required by applicable authority / code

☐ Voluntary homeowner-selected upgrade

☐ Not sure yet

Authority / source of code requirement (if applicable):

_____

Permit / inspection required:

_____

Engineer / specialist involved:

_____

Written documentation received:

_____

Original repair cost: $

_____

Additional code / upgrade cost: $

_____

Ordinance or Law / Building Code coverage located:

_____

Applicable limit / endorsement identified:

_____

Carrier notified:

_____

Carrier response / documents requested:

_____

_____

WORKSHEET — FINAL CLAIM RECONCILIATION

Category	Amount / Status	Resolved? / Next Action
Final carrier estimate	$	
Total carrier payments	$	
Deductible	$	
Depreciation withheld	$	
Recoverable depreciation	$	
Supplement(s)	$	
Mortgage proceeds held / released	$	
Contractor total / balance	$	
Owner-selected upgrades	$	
ALE	$	
Policy-limit issue, if applicable		

Anything still outstanding:

_____

_____

_____

Who has the next action?

_____

Expected next date / timeframe:

_____

WORKSHEET — WHAT DID THIS CLAIM TEACH ME?

What surprised me about my policy or claim:

_____

_____

_____

Which coverage mattered most:

_____

_____

Did a coverage limit become important? If so, which one?

_____

_____

What did I learn about my deductible?

_____

_____

What did I learn about depreciation / recoverable depreciation?

_____

_____

Did ALE / Loss of Use matter?

_____

_____

Did a code / Ordinance or Law issue arise?

_____

_____

Questions I want to take to my insurance agent:

_____

_____

_____

_____