

WaterDamage.id

Water Damage Emergency & Insurance Claim Checklist

A free homeowner guide from waterdamage.id

The First 24 Hours

Safety first

- ☐ Cut power at the breaker before entering any area with standing water
- ☐ Avoid all contact with sewage-contaminated water
- ☐ Ventilate the area if it's safe to open windows

Stop the source

- ☐ Shut off the main water valve if the source is plumbing
- ☐ Contain a roof leak with a tarp or bucket if safe to do so
- ☐ Note the exact time you discovered the damage

Document Everything for Your Claim

Before anything is moved or dried

- ☐ Take wide photos of the whole affected area
- ☐ Take close-up photos of specific damage
- ☐ Record video, narrating what happened as you film
- ☐ Photograph the water source itself (pipe, appliance, roof, etc.)

Keep records

- ☐ Save receipts for any emergency repairs or equipment rental
- ☐ Get a written estimate from your restoration company
- ☐ Note whether the damage is sudden (often covered) vs. gradual (often not)

Understanding Severity & Mold Risk

Why speed matters

- ☐ Mold can begin growing within 24-48 hours of water exposure
- ☐ The longer water sits, the more materials may need full replacement
- ☐ Category 3 (contaminated) water requires specialized cleanup, not standard drying

When to call a restoration crew

- ☐ Any sewage backup — this is not a DIY cleanup
- ☐ Standing water for more than 24 hours
- ☐ Damage beyond a small, contained area
- ☐ Visible mold growth or a musty odor

Not sure how bad the damage is?

Run it through our free 60-second AI severity check at waterdamage.id, or get matched with a licensed local restoration crew for a free, no-obligation quote.

Visit waterdamage.id →