FIRST 72 HOURS PROPERTY CLAIM QUICK CARD

Immediate First Notice of Loss (FNOL) & Scene Documentation Protocol

Risk Coverage Hub
Field Reference Series • Post 21

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CRITICAL FIRST-NOTICE RULE: Under ISO HO-3 and standard commercial property forms, prompt notice is mandatory ("as soon as practicable"). What you do in the first 48–72 hours—notice, evidence, mitigation, and expense records—sets the legal ceiling on claim scope and carrier payment.

1. THE IMMEDIATE FNOL SEQUENCE (HOURS 0 – 24)

1 Immediate Phone FNOL Call

- **Call Immediately:** Contact carrier's 24/7 claims intake line as soon as damage is discovered, even after-hours or if coverage/scope is uncertain.
- **Narrow Later:** You can narrow or withdraw claims later, but you *cannot backdate prompt notice*.
- **Intake Details:** Record call date, exact time, and intake representative name.
- **Initial Summary:** State loss date, cause (water, fire, wind), and damaged property address.

2 Written Confirmation Record

- **Follow in Writing:** Send written email or carrier portal confirmation within 24 hours of phone call.
- **Required Reference Elements:**
  - Call date, time & intake rep name
  - Assigned claim number (if provided)
  - Date and cause of loss (factual description)
  - Specific property location / affected structures
- **NFIP Dual Notice:** If flood damage involves NFIP, notify both your insurer AND the NFIP servicing carrier / WYO company.

2. IMMEDIATE SCENE DOCUMENTATION PROTOCOL (HOURS 0 – 72)

Peril / Focus	Required Visual & Audio Evidence Protocol	Critical Pre-Cleanup Rule
Water Loss (Plumbing, Roof, Sewer)	• Photograph wet building materials, saturation lines, standing water depth. • Document apparent source / entry point (burst pipe, supply line, flashing). • Photograph all wet personal property / contents in place before moving.	Do not discard wet drywall, flooring, or pipe segments before adjuster inspection.
Fire & Smoke (Structure & Contents)	• Photograph origin zone, thermal burn patterns, and smoke migration path. • Capture suppression water damage and soot deposition across every room. • Detail affected mechanical, electrical, and structural systems.	Preserve origin zone untouched for forensic origin-and-cause investigation.
Wind & Hail (Exterior Envelope)	• Elevation & roof photos from ground (or drone where safe/legal). • Photograph torn shingles, dented gutters, broken fenestrations, siding tears. • Match exterior puncture/impact points directly to interior ceiling/wall leaks.	Take 360° wide shots plus macro close-ups with scale reference (coin/ruler).
Narrated Walk-Through Video	• Record continuous, unedited walk-through video across all affected areas. • Narrate date, time, room names, and point out damaged items. • Capture audio describing odors, dampness, and standing water conditions.	Upload video immediately to secure off-site cloud storage with timestamp.

3. CONTENTS & PRE-LOSS BASELINE PROTOCOL

Contents Inventory Quick Intake

- **Itemized Roster:** Log quantity, item description, manufacturer/model, age, and pre-loss condition.
- **Visual Tie-In:** Assign each inventory line item to a specific photo number taken prior to room clearance.
- **Pre-Loss Value:** State estimated pre-loss value for ACV and replacement cost baseline.

Pre-Loss Proof Gathering

- **Prior Photos & Real Estate Listings:** Gather recent family photos, home tour videos, or MLS listings showing pre-loss condition.
- **Receipts & Credit Records:** Pull digital receipts, invoices, and bank statements for major appliances, furniture, and electronics.
- **Maintenance Records:** Retrieve contractor HVAC, roof, and plumbing maintenance logs to rebut pre-existing wear arguments.

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Evidence Preservation, Policyholder Duties & Statutory Deadlines

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4. EVIDENCE PRESERVATION & EMERGENCY MITIGATION RULES

Evidence Preservation Mandate

- **Do NOT Discard Materials:** Keep all damaged structural materials, flooring, cabinets, and contents on-site until carrier adjuster inspects or authorizes disposal in writing.
- **Health/Safety Removal Exception:** If contaminated materials (black water, biohazard, active mold) must be removed, thoroughly photograph and video in place first.
- **Disposal Log & Samples:** Log exactly what was removed, why, date removed, and retain physical carpet/drywall/pipe cut-out samples whenever feasible.

Emergency Mitigation Duties

- **Duty to Prevent Further Harm:** Policies require reasonable steps to protect property (board-up windows, tarp roof penetrations, shut off water mains, extract standing water).
- **Mitigation Reimbursable:** Necessary emergency mitigation expenses are covered under the policy; document every emergency service invoice.
- **Do Not Alter Evidence:** Mitigate to stabilize, but do not begin permanent demolition or remodeling before scope agreement.

5. POLICYHOLDER POST-LOSS DUTIES (ISO HO-3 SECTION I CONDITIONS)

ISO HO-3 Section I Conditions and commercial forms make compliance with post-loss duties an express condition precedent to payment. Non-compliance gives carriers a contractual defense to coverage.

Condition / Duty	Contractual Scope & Carrier Entitlement	Compliance Action Required
1. Prompt Notice	Notify carrier as soon as practicable. Carrier defense in many states requires showing prejudice from delay.	Immediate phone notice + written confirmation record.
2. Protect Property	Take reasonable and necessary emergency steps to protect covered property from further damage.	Retain mitigation contractor, board up, tarp, keep receipts.
3. Cooperation Duty	Cooperate with carrier's investigation, scope adjustments, and reasonable requests for information.	Provide reasonable access; coordinate adjuster site inspections.
4. Property Inventory	Prepare inventory of damaged personal property showing quantity, description, ACV, and amount of loss.	Attach all bills, receipts, and related documents to inventory.
5. Sworn Proof of Loss	Submit formal sworn proof of loss within **60 days** of carrier's written demand (when requested).	Lock in sworn figures; obtain legal/public adjuster review on large files.
6. Records & EUO	Provide access to records and submit to Examination Under Oath (EUO) when reasonably requested.	Mandatory recorded statement; engage counsel if EUO demanded.

6. EXPENSE TRACKING & STATUTORY DEADLINES QUICK REFERENCE

Coverage D (ALE) & Expense Buckets

- **Coverage D (Homeowner):** Additional Living Expense covers reasonable surge in living costs (hotels, temporary rent, meals, pet boarding, laundry, mileage).
- **Commercial Forms:** Track Business Income loss and Extra Expense incurred to continue operations.
- **Strict Segregation:** Separate mitigation costs (Coverage A/B building) from contents pack-out (Coverage C) and living expenses (Coverage D). Keep all itemized receipts.

Carrier Statutory Clocks (NAIC & States)

- **NAIC Model 902:** 15 calendar days to acknowledge notification; prompt investigation & fair settlement.
- **Texas (Ch. 542):** 15 days to acknowledge; 15 business days to accept/deny after proof; 5 business days to pay.
- **California (10 CCR §2695):** 15 calendar days acknowledgment; 40 days to accept/deny/request info; 30 days to pay.
- **Florida:** 14 calendar days acknowledgment; statutory payment framework on residential property claims.
- **Statutory Lapse Letter:** If carrier misses deadline, put lapse in writing citing governing code to preserve bad faith claim.