



FINAL REPORT CHECKLIST

Examiner Name

Policyholder Name

Claim Number

Verify required items are present, complete and correct.

BILLING INVOICE

- ☐ SRL/RL Invoice - \$200 only (*separate invoice*) – *NFIP Direct SRL/RL claims only*
- ☐ AdStrat logo and address
- ☐ Insurance company name and address
- ☐ RCV loss amount and net payment
- ☐ Invoice amount
 - If the amount is different or claim is a RAP, explanation of the charges is included.
 - If applicable, Texas tax is applied (***claims in Texas only***).

NARRATIVE – *Correct template must be used and all **RED** text must be removed.*

- ☐ SRL/RL Narrative – (*separate narrative*) – *NFIP Direct SRL/RL claims only*
 - ☐ Cause and effect – detailed explanation of why the insured property floods.
 - ☐ Recent changes – detailed explanation of any recent changes the property or terrain contributing to flooding.
 - ☐ Property damaged – lists all prior DOLs with coverage A, B and D payments amounts.
 - ☐ Drainage problems – detailed explanation of problems or repairs/work that may be contributing to flooding.
 - ☐ Public works – detailed explanation of public projects planned or in process to mitigate or eliminate future floods.
 - ☐ Substantial damage – detailed explanation of substantial damage in this loss or prior losses.
 - ☐ ICC qualifications – detailed explanation of whether or not the insured structure qualifies for ICC.
 - ☐ Community outreach – detailed explanation of adjuster's communication with community including contact info.
- ☐ AdStrat logo, Insurance Company name and address.
- ☐ File number, policy number, date of loss and date of report.
- ☐ Policyholder name and property location.
- ☐ CONTACT all dates listed match preliminary report and file. Includes name of who adjuster met with.
- ☐ RISK matches preliminary report.
- ☐ LOSS SETTLEMENT explains whether or not the risk qualifies for recoverable depreciation.
- ☐ UNDERWRITING INFORMATION matches preliminary report. If not, all discrepancies have been explained.
- ☐ NON-WAIVER explains coverage issues and signed form is attached to the report if applicable.
- ☐ ADVANCE PAYMENT explains whether or not an advance was offered or offered and rejected.

- PRIOR LOSS HISTORY explains whether or not there has been a prior loss. If there is prior loss, explains how adjuster verified prior damages have been repaired or not repaired.
- MORTGAGEE/LOSS PAYEE matches loss notice. If different, documentation to support change or payoff is attached.
- FLOOD IN PROGRESS explains whether or not there was a flood in progress.
- CAUSE OF LOSS explains how a general condition of flooding was determined and how this loss meets definition. Also explains whether or not the neighborhood was canvassed.
- BUILDING LOSS explains the building damage in detail as well as noting areas that were not damaged.
- ESTIMATING PROGRAM must list Xactimate or Simsol program used in estimate including price list.
- BUILDING SALES TAX lists tax percentage used and how applied. If no tax applied, explains why.
- SCOPE NOTES any notes are attached or explanation that the estimate was written onsite.
- ACTIVITY LOG explains **all** activity on claim and is attached.
- RESTORATION/MITIGATION explains method (1, 2 or 3) used. 2 - the mitigation estimate is attached. 3 – the mitigation estimate and proper drying logs are attached.
- CONTRACTOR OVERHEAD & PROFIT explains if O&P is applied to estimate and explains why or why not.
- DETACHED GARAGE explains if detached garage qualifies for 10% of building coverage and whether or not there is damage.
- CONTENTS LOSS describes contents loss, location and explain how adjuster assisted insured with documenting contents loss.
- CONTENTS SALES TAX lists tax percentage used and how applied. If no tax applied, explains why.
- SALVAGE explains whether or not salvage is applicable.
- SUBROGATION explains whether or not subrogation is applicable.
- COVERAGE AND DEDUCTIBLE lists both building and contents coverage and deductible amounts.
- OWNERSHIP DOCUMENTATION explains how ownership has been determined.
- OTHER INSURANCE DOCUMENTATION explains whether or not there is other insurance that covers flood.
- CO-INSURANCE explains whether or not this applies for RCBAP policies only.
- DENIAL LETTER detailed explanation of what must be denied by carrier. Include specific policy language in support of denial.
- PROOF OF LOSS DEADLINE MET explains whether or not a signed POL is attached or that the POL requirement has been waived by FEMA.
- CURRENT MAILING ADDRESS as provided by the policyholder for mailing of the estimate, POL and claim check(s).
- Adjuster's name and FCN number are be listed at the end of the Narrative.

PROOF OF LOSS FORM – Proper FEMA Form must be used.

- ☐ Policyholder name(s), policy number, property address, mailing address, date of loss match loss notice and narrative.
- ☐ Claim/file number, time of loss, EDN (*if applicable*), email address and phone number listed.
- ☐ How flood loss happened is accurate and matches narrative.
- ☐ TITLE AND OCCUPANCY section is completed.
- ☐ INTEREST mortgagee matches loss notice. Other insurance name & type listed or show as “None”.
- ☐ SFIP type, no of insured buildings, contents coverage and tenant improvements listed. Coverage limits and deductibles for both building and contents match loss notice.
- ☐ Property pre-loss values RCV & ACV for building match valuation and contents and contents populated if applicable.
- ☐ Building and/or contents values match estimate.

PRELIMINARY REPORT

- ☐ Same preliminary report previously approved and submitted is attached.

FLOOD CONTROL NUMBER (FCN)

- ☐ Adjuster’s current FCN Card is attached to the report and the adjuster is authorized to work the claim.

ACTIVITY LOG

- ☐ A detailed log showing all activity on the claim is attached.

BUILDING VALUATION

- ☐ Number of floors is correct, year built is accurate and square footage makes sense.
- ☐ Depreciation applied is correct and appropriate.

FIRM MAP

- ☐ Map is attached (*from adjuster file history*)

BUILDING DIAGRAM/SKETCH

- ☐ Footprint of building includes all windows and door openings.
Interior includes all rooms with all window and door openings.

BUILDING ESTIMATE

- ☐ AdStrat Logo present
- ☐ Policyholder name, property address, policy number and claim number are correct. Match loss notice and narrative.
- ☐ Room by room and line by line.
- ☐ Description of damage is correct.
- ☐ Quantities and unit prices are accurate.
- ☐ Depreciation is applied to items being replaced.

- ☐ Sales tax is correct for area (if applicable).
- ☐ Overhead and profit (O&P) is applied (if claim qualifies).
- ☐ Notes are included for line items that require additional explanation.
- ☐ Qualifies for recoverable depreciation. (Single family dwelling, principal residence and insured to 80%)
- ☐ ACV loss settlement.
- ☐ Detached garage damage, if applicable, are not included in building estimate.
- ☐ The estimate summary is attached.
- ☐ Recap by room is attached.
- ☐ Recap by category is attached and includes O&P items listed and Non-O&P items listed separately and accurately.

DETACHED GARAGE ESTIMATE - *If applicable.*

- ☐ Room by room and line by line.
- ☐ Description of damages is correct.
- ☐ Quantities and unit prices are accurate.
- ☐ Depreciation is applied and is ACV only.
- ☐ Notes are included for line items that require additional explanation.

CONTENTS – *If applicable.*

- ☐ Room by room and line by line.
- ☐ Depreciation is applied and is ACV only.
- ☐ Non-covered items on policyholders list are included in estimate and have no unit pricing.

PHOTOGRAPHS – *Clear, not blurry.*

- ☐ In same order as estimate.
- ☐ Address verification confirmed.
- ☐ Includes all sides of building and all floors.
- ☐ All labeled and include descriptions of flood damages.
- ☐ Non-flood damaged areas documented to include labels and descriptions.

SUPPORTING DOCUMENTATION – *If applicable. PII must be redacted.*

- ☐ Adjuster preliminary damage assessment attached.
- ☐ Contractor or mitigation estimates and/or invoices attached.
- ☐ Policyholder's contents inventory list attached.
- ☐ Residence verification attached.
- ☐ Ownership documents attached.
- ☐ Other insurance documents attached.
- ☐ Condominium documents attached (Bylaws, RCBAP Worksheet)

- ☐ Mobile Home Worksheet and NADA attached.
- ☐ Loss notice attached.
- ☐ Policyholder questionnaire attached.
- ☐ Letter of Representation from public adjuster or attorney attached.
- ☐ Lien release attached.
- ☐ Receipts attached.
- ☐ Price verification attached.
- ☐ Policyholder Photographs attached.

COMMENTS