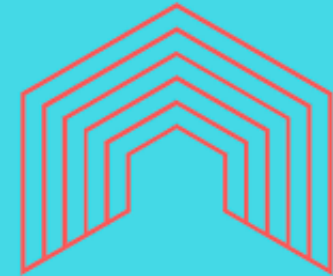


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Photo Documentation

Best Practices for Photo Documentation

- Recommended Best Practices For: Digital Photo Documentation
 - Photo Acquisition Practices
 - Photo Transferring or Reporting Practices

RECOMMENDED BEST PRACTICES FOR: DIGITAL PHOTO DOCUMENTATION



Loss Assessment Photo Acquisition Practices

Regardless of your role in the restoration process, the capturing of photos is an important process for documentation. To protect yourself, your company and your client, identifying your process for photos before being on-site is a good practice. Take each step one by one, and take the time to ensure that you've properly catalogued all needed information.

If you are taking photos with a digital camera and not a photo capture software solution, you would start at the highest resolution setting and make sure all areas are well-lit. You can later reduce file size for use in sharing or uploading. Also, make sure you are including a time/date stamp option, but not to alter any of the metadata. In determining scope for estimating, remember that more photos are better. Based on target audience and guidelines, types of photos may change.

Linear sequencing of the photos is important to give a visual of the site. It also gives a sense of the structure and/or event. Capturing contents in place is also useful information, especially for the property owner and/or policyholder.

Macro to micro (beginning from further away for an overall shot, then zooming in to the subject matter) photos of areas, and left to right in sequential order, as if you were walking into the damage.

Overview photos should first be taken at eye level - 360 degrees (follow with ceiling and floors). Interior photos are ideally in a vertical format, so you may capture floor to ceiling.

Still photos extracted from video should be free from frame blur, and have high resolution, depending on the device. Utilize as many photos as needed to capture the loss, scope of estimate and protect from liability. Use of tools or measurement devices to highlight damage and provide perspective within the photo are useful for common types of damage for scale, such as tape measures, gauges, meters with readings, pencil, etc.

Qualities of a quality photo: Having good lighting when possible | No motion blurs | High resolution

Recommended order of photo acquisition:

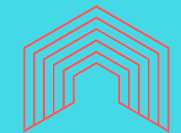
1. Exterior of the location
typically horizontal, potentially vertical
Overall photo (horizontal). Left to right (vertically) from the curb to curb, continue to 360 and cataloguing of front, left side, rear, right side; compass orientation may also be required depending on damage and could be noted. Take photos of all exterior elevations then appropriate to loss requirements or program directive.

2. Interior
360 photos starting at the left of the door 270 degrees
Also walk across the room and take the back wall that you

5. Cause of loss
Macro to micro, beginning with an overall shot, then zooming in for cause of loss



6. Resulting damage
360 degree photos at eye level first, left to right.
When capturing resulting damage, capture least affected to



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Standard Language Elements in Agreements

What this is:

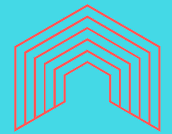
- A way for Contractors to review program requirements and assist with compliance, execution and faster response times.

What this is NOT:

- Standardizing the requirements themselves

Update since last meeting...

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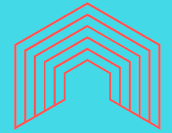
Action Items versus Industry Term:

Definitions on terms (date/time of):

- Customer Contacted
- Job Start
- Date of Completion
- Assignment
- Site Visit
- Estimate

Update since last meeting...

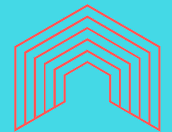
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Elements of Proper Documentation



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Presenter, Committee Member

- Dale Sailer
 - Regional Manager – BELFOR PropertyRestoration

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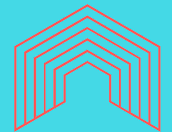
Elements of Proper Documentation

What this is:

- An effort to identify the elements that would satisfy the documentation requirements of a contractor, a TPA, an insurer, and a customer, such that a 'best practice' might be created.

What this is NOT:

- Standardizing any documentation requirements due to legal considerations or program agreements.



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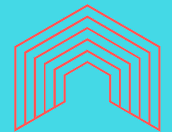
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Elements of Proper Documentation

Initial Considerations:

- “As a professional, what information should I present to my customer to justify my claim payment (insurer) or my bill (restorer)“? - insurer and restorer viewpoints
- What documentation satisfies insurance policy contracts or industry standards?
- “Is it possible to find common ground on documentation best practices?”
- What are an insurer’s expectations for proper documentation, and how do they impact a contractor’s efficiency and/or an insurer’s payment?

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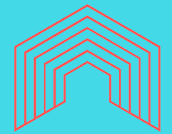


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Elements of Proper Documentation

Underlying Premise:

- All documentation should have as its underlying purpose to accurately tell the story of the loss, from beginning to end.
- “Documentation is a narrative”



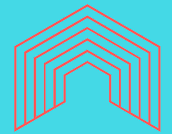
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Elements of Proper Documentation

Visual Documentation

- Photos
 - Videos
 - “Google” images
 - Sketches
 - Notes*
-
- (Before/During/After)



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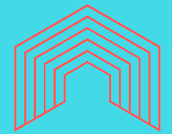
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Elements of Proper Documentation

'Form' Documentation

- Pre-Job Start
 - Customer and Property Information
 - Signed Customer contract(s) / work authorization / payment authorization
 - Estimate and/or Price List
 - Loss information
 - Cause of Loss
 - Consent to Dispose
 - Limitations from owner or Deviations from IICRC/ANSI standard
 - Customer "SOP"
 - Insurance Documentation
 - Job-Related Certifications

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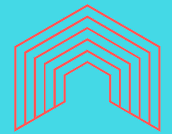


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Elements of Proper Documentation

'Form' Documentation

- During Work
 - Project monitoring logs
 - Detailed work activity logs
 - Expert Opinions / Specifications
 - Contents Inventory and Handling



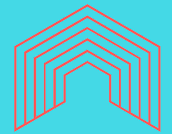
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Elements of Proper Documentation

'Form' Documentation

- During Work
 - Permits / Releases / Change orders / Liens
 - Subcontractor Invoices
 - Sourced Material Invoices
 - Punch list



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Elements of Proper Documentation

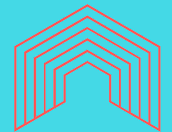
'Form' Documentation

- Post-Job Completion
 - Itemized invoicing
 - Certificate of completion

Communications

- Customer communications / call, email logs
- Contractor-Carrier communications / call, email logs

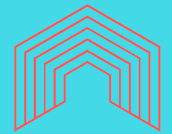
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Use Q&A or Raise Hand:

- ✓ *Do you have comments or questions for the committee?*

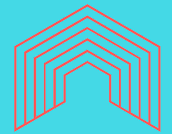


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Audience Poll:

Should we address:
Best practices for the documents themselves
(Y/N)

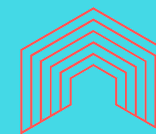


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Audience Poll:

Should we address:
When to address each item (Y/N)



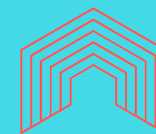
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Audience Poll:

Should we address:

Concerns to consider for each segment (Y/N)

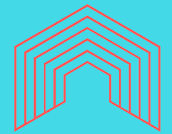


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Feedback or Questions?

Thank you!



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