

Personal Items Checklist



(Total Loss)



STEP 1 - Identify Unsalvageable Items

- Walk through the damage area carefully
- Note items that are burned, melted, heavily charred, or structurally destroyed.
- When in doubt, ask your restoration company.

STEP 2 - Take Clear Photos

- Photograph each item individually if possible.
- Take wide shots and close-ups.
- Capture brand names, model numbers, and unique details.

STEP 3 - Create a Non-Salvage List

Include:

- Item name
- Description
- Approximate age
- Purchase price
- Estimated value
- Photo reference

STEP 4 - Gather Receipts (If Available)

- Look for original receipts, email confirmations, credit card statements, or app purchase histories.
- Even partial proof of purchase helps.

STEP 5 - Consult Your Insurance / Restoration Firm

- They may require a specific format (Excel, PDF, photo set).
- A restoration company can assist with compiling and submitting this list

STEP 6 - Dispose Only After Documentation

- Do *not* throw anything until you've confirmed your insurance company has all required documentaion.

Personal Items Checklist



(Restorable Items)



STEP 1 - Identify Salvageable Items

- What can be cleaned or restored.
- Look for items with smoke, soot, or water damage that are not structurally destroyed.
- Separate them from total-loss items.

STEP 2 - Photograph Each Item

- Before cleaning or moving anything, take photos.
- Document the damage level for insurance.

STEP 3 - Create a Salvage List

Include:

- Item name
- Description
- Condition
- Type of restoration needed (cleaning, deodorizing, repair, etc.)
- Photo reference

STEP 4 - Pack and Label Items

- Use boxes or bags.
- Label with room or origin and restoration category.
- Keep fragile items separate.

STEP 5 - Work With Professionals

- A restoration company can properly clean items, especially textiles, electronics, and sentimental items.
- Keep copies of any cleaning/restoration invoices.

STEP 6 - Submit Documentation to Insurance

- Some policies cover restoration services.
- Your list helps determine what is reimbursable.