

Homeowner Insurance Payout Checklist



Don't get trapped ↗

**5 Areas to Prepare Before
Challenging Your Insurance Settlement**



HOMEOWNER PAYOUT CHECKLIST



5 Areas to Prepare Before Challenging Your Insurance Settlement

Claim #:

Date of Damage:

01/01/2025

How To Use This Worksheet

Organize What Was Missed or Underpaid in Your Claim

This worksheet is designed to help you prepare for a discussion with your insurance adjuster to request an amendment or increase to your settlement.

Use it to clearly show:

- **What was included** in the insurer's settlement.
- **What was missed** (property, items, or damages not listed).
- **What was underpaid** (pricing too low compared to actual costs).
- **What evidence you have** to support your claim.



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Section 1: Property Coverage Review

Organize the differences between what the insurer included vs. what you know should be covered.

Included in Settlement (per insurer):

- Item / Area listed by adjuster
- Amount allowed

Missing or Overlooked:

- Damaged property not listed (rooms, features, belongings)
- Secondary or hidden damages not accounted for

Enter your notes here as you identify the property that was not included in the settlement.

Room / Area	Item / Feature	Insurer Coverage	Missing Coverage



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Section 2: Pricing Accuracy Review

Compare insurer pricing to actual costs in your area.

Included in Settlement:

- Insurer’s unit pricing
- Depreciation applied

Correct / Actual Costs:

- Local contractor bids
- Store prices for materials
- Regional labor rates

Enter your notes here as you identify pricing that was not included in the settlement.

Item	Insurer Estimate	Depreciation	Contractor / Store Price	Difference



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Section 3: Document Additional Costs

Track expenses or coverages that may have been underpaid or excluded:

☐ **Code Upgrades**

Were repairs priced to meet current building codes?

☐ **Personal Property**

Were belongings valued fairly, or under-depreciated?

☐ **Living Expenses**

Were temporary housing, meals, or travel reimbursed?

☐ **Recoverable Depreciation**

Any amounts being withheld until proof of repairs?

Enter your notes here as you identify expenses that were not included in the settlement.

Category	Paid	Not Paid	Notes



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Section 5: Negotiation Notes

Use this space for notes during or after your adjuster conversation.

Adjuster's response to missed items:

Adjuster's response to pricing differences:



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Follow Up: Next Steps Notes

Take notes on the next steps to complete your claim and any documents requested by your insurer.

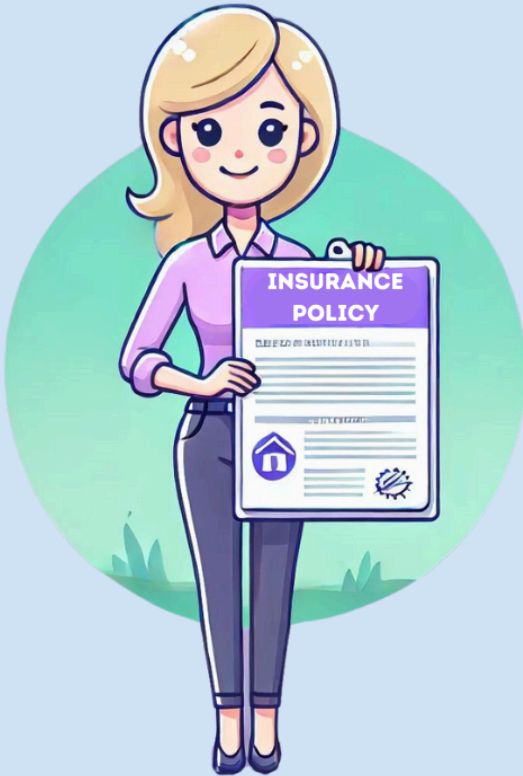
Next steps:

Documents requested:

<i>Document</i>	<i>Need By</i>



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Need Help?

Insurance companies have teams of adjusters whose job is to keep payouts as low as possible.

Your job as a homeowner is to make sure your settlement is fair and that requires digging deeper into both your policy and your settlement paperwork.

If at any point you feel overwhelmed or underwater with the process, remember you can take advantage of the

[Home Claim Advocates](#) [Claim Double Check](#)

One of our dedicated Licensed Public Adjusters will meet with you to review the details of your individual claim and policy.

There is no commitment and we never ask for payment unless we get you paid more from your insurance.

[Schedule Your Call Now](#)



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