START HERE

Read this page first · it tells you where your files are and which one to open.

Where your files live

- Your files live in your Etsy account. Go to Etsy · Purchases · Download Files.
- Nothing ships. Your download is ready the moment your payment clears.
- Save a backup copy to your phone, computer, or cloud drive.

How to open everything

- PDFs open in any free PDF reader (phone, tablet, or computer).
- If your download arrives as a .zip, tap or double-click it to unzip, then open the files inside.
- The spreadsheet (.xlsx) opens in Excel or Google Sheets (free).

Which file is for what

- Flat US Letter PDF · print at home or at a copy shop.
- Flat A4 PDF · for A4 printers.
- Ink-friendly B&W US Letter PDF · saves ink, photocopies cleanly.
- Fillable PDF · tap-type on your phone, no printing required.
- Spreadsheet (.xlsx) · working formulas with demo data you can replace.

Your bonus file

A free A4 ink-friendly black-and-white version is linked in your Etsy thank-you message after purchase. The link is also the fastest way to re-download if you switch devices.

Stuck? Talk to a human

Message us here on Etsy and we will help you get it open. Tell us your device (phone, tablet, computer) and what you see on screen · that gets you a fix fastest.

The Moment This Solves

Water is still dripping and a stranger at your door wants you to sign your insurance claim over to his company. Slow down. This guide helps you vet first and sign nothing you have not read.

How this guide works

- Step 1: make the home safe with temporary steps you document · photos before anything moves.
- Step 2: vet every contractor before work beyond emergency drying/mitigation is agreed.
- Step 3: read every document line by line · especially any page that mentions your insurer, your claim, or assigning benefits or payment to someone else.
- Step 4: if you hire, hire on a written contract that pays the contractor for the work · in your words and terms you understand · and keep your insurer in the conversation.
- This guide states no insurance law, rule, or deadline as applying to you. Policies and state rules differ. Your policy and your insurer's written answers are the record that matters.

Your situation at a glance

Homeowner name:

Property address:

Date and type of loss:

Insurer / claim number (from your policy):

Contractor at the door (company / person):

This guide is a general organization tool. It is not legal or insurance advice · consult an attorney or your insurer about your situation.

Before You Sign Anything · The Pause Page

A signature given in the first hour can control the whole claim. These questions come first.

- [ ] I asked for the full document, not a signature page · and time to read it away from the door.
- [ ] I searched every page for the words 'assign', 'benefits', 'direct payment', 'insurer pays' and 'power of attorney' · and flagged every hit.
- [ ] Any page I did not understand, I did not sign. I wrote 'not understood · need explanation in writing' beside it.
- [ ] I called my insurer or agent and told them a contractor is asking me to sign, and I wrote down what they said.
- [ ] No one used my signature, photo of my signature, or a blank form.

What my insurer/agent said (their words):

Said by (name / date / time):

What I decided, and when:

Urgency is a sales tool. Real emergency work · stopping active water, tarping a hole · can be agreed in a short, specific writing that says exactly that work and its price. Everything else can wait for reading.

Contractor Vetting Checklist

Storm-chasers rely on speed. Legitimate contractors survive questions.

Question to ask	Their answer (write it down)

- Ask for: business name and address, license or registration details you can verify yourself, and an insurance certificate sent to you directly.
- Ask: 'Will any document you ask me to sign assign my insurance benefits or direct my insurer to pay you? Answer in writing.'
- Ask for two recent local jobs you may contact · and actually call one.
- Check their name in your own state's official lookup and in complaint listings you trust · note what you found below.

Name searched / where:

What I found:

Reference called / what they said:

Read the Paperwork · Clause Finder

You do not need a law degree. You need to find the sentences that move money and control · and get them explained in writing.

Flag any sentence that does one of these

- Gives the contractor your rights under your policy, or lets them negotiate or settle your claim for you.
- Directs your insurer or mortgage company to pay the contractor instead of you.
- Sets a total price later, charges fees you did not agree to, or lets them bill your insurer amounts you never approved.
- Lets them start work beyond the emergency step you discussed, or stop you cancelling in writing.
- Makes you responsible for amounts your insurer does not pay · without a cap you chose.

Document name / page:

Sentence I flagged (copy their words):

Their written explanation:

Still unclear? What I will ask an attorney/insurer:

This page helps you find and question clauses. It does not interpret your contract or policy for you · that reading belongs to your insurer or an attorney who sees the full documents.

The Non-AOB Hiring Addendum

If you hire the contractor, put the deal you actually want in writing and have both sides sign it.

ADDENDUM · to be attached to any agreement between us.

1. The contractor is hired only for the work and price written in our agreement. No other work is authorized unless I sign a written change first.
2. I do not assign my insurance benefits, claim rights, or policy rights to the contractor. This addendum records my intent in my own words; if any other page conflicts with this page, I want that conflict explained to me in writing before signing.
3. Payments I make go as written in our agreement. I will tell my insurer myself who I have hired and for what.
4. Either side may end the agreement in writing as our agreement states; work already done and agreed will be listed and priced in writing.

Homeowner: _____ Date: _____
Contractor: _____ Date: _____

- ☐ The contractor signed this addendum · or refused, and I wrote down their reason.
- ☐ I photographed or scanned every signed page and kept the complete set together.
- ☐ My insurer received a copy of what I actually signed.

Talk to Your Insurer · Call Script & Log

Your insurer works from documents. Give them the facts early and write down names.

- Say: 'A contractor is asking me to sign documents that mention my claim. I have not signed anything I have not read. What do you need from me, and what should I watch for · in writing, please?'
- Ask what your policy says about emergency mitigation, hiring contractors, and how payments are issued · and write their answers in their words.
- Ask where to send copies of anything you are asked to sign BEFORE you sign it.

Date	Name / dept	What was said or promised	By when

End every call with: 'Please confirm that in the portal, by email, or by letter.'
Then check that the written confirmation arrived.

Emergency Work · Scope It in Writing

Stopping the damage is legitimate. An open-ended authorization is not the same thing.

Emergency work agreed (exact tasks):

Price or rate agreed, in writing: $

Start / expected finish:

What is NOT authorized:

- ☐ Photos and video of the damage were taken before work began · date-stamped by my phone.
- ☐ Removed materials were photographed before disposal, where it was safe to do so.
- ☐ The invoice will list labor, materials, and hours separately · agreed before work started.

Keep this page with your claim file. If a later invoice describes work that is not on this page, this page is your record of what you actually authorized.

If You Already Signed

Do not panic and do not sign more. Gather, read, and get advice with the full set in hand.

- [ ] I assembled the complete signed set · every page, including anything signed on a tablet (ask for the full PDF).
- [ ] I read the full set and flagged clauses with the Clause Finder page.
- [ ] I told my insurer, in writing, what I signed and when, and sent them the set.
- [ ] I wrote the contractor one short message: all further direction from me will be in writing.

Date I signed / with whom:

Documents in the set (list them):

Insurer notified (date / how):

Questions I am taking to an attorney:

What can be changed, cancelled, or challenged depends on the documents, your policy, and your state's rules · questions for an attorney or your insurer who can read the actual papers. This guide does not state an outcome.

Closeout & Your Claim File

One file, everything in it · so any question gets answered from paper, not memory.

Closeout checklist

- [ ] Damage photos/video, the vetting page, and every document I was asked to sign are filed together.
- [ ] Every contractor invoice matches work I authorized in writing · line by line.
- [ ] My insurer's written answers are in the file, with names and dates from the call log.

Questions to ask a professional

- Ask an attorney: read what I signed · what does it actually commit me to, in plain words?
- Ask your insurer: how will payment be issued on my claim, and what do you need from me at each step?
- Ask a contractor you chose yourself: what would this repair cost on a normal written contract?

This guide is a general organization tool you complete from your own policy, the documents in front of you, and your insurer's written answers. It is not legal or insurance advice · consult an attorney about your situation. It states no insurance law, rule, deadline, or outcome as applying to you.