HOME & INSURANCE SERIES

# Insurance Claim Communication Log

Every call, promise, and deadline for your claim — in one calm, organized place.

A claim rarely fails on damage. It drifts when a phone call is forgotten, a promise is not written down, or a deadline passes with no follow-up. This log fixes that. One claim, one file, every conversation recorded the same day it happens.

## START HERE — THE SAME DAY YOU OPEN THE CLAIM

1. Write your claim number on page 2 and on every page you print. Say it at the start of every call.
2. Fill in the Contact Directory (page 3) as each new person appears — adjuster, agent, contractor, inspector.
3. Log every call, email, visit, and letter in the Communication Log (pages 4–5) before the day ends.
4. Move every promise — a call back, a visit, a payment, a decision — into the Promise Tracker (page 7).
5. Check the Follow-Up Tracker (page 6) each morning. If a date passed, call that day and log it.

### KEEP IT FACTUAL

- Write what was said, not what you felt about it. Names, dates, and exact words are what move a claim.
- If a call matters, follow it with a short email: “Confirming our call today — you will ___ by ___.” Log that email too.
- This log is an organizational tool, not legal advice. If your claim is denied or seriously disputed, consult a licensed attorney or public adjuster in your state.

# Claim Master File

Fill this in once. It is the cover sheet for everything else in this log.

## YOUR INFORMATION

Full name: _____ Phone: _____

Address of insured property: _____

Email: _____ Best time to reach you: _____

## POLICY & CLAIM

Insurance company: _____ Policy #: _____

Claim # (main): _____ Claim # (other): _____

Date of loss: _____ Time: _____ Type of loss: _____

Deductible: $ _____ Policy limits (note): _____

## WHAT HAPPENED — IN YOUR OWN WORDS

Write 4–6 plain sentences: what happened, when you found it, what you did first, and who you called first. Keep it factual — you may read this back on a recorded call.

_____

_____

_____

_____

_____

## FIRST CALLS MADE

Reported claim on (date/time): _____ Spoke with: _____

Emergency help called: _____ Mitigation started: _____

# Contact Directory

Everyone touching your claim — one place, with direct numbers, not call-center guesses.

## INSURANCE ADJUSTER

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## INSURANCE AGENT

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## CLAIMS SUPERVISOR

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## CONTRACTOR / ROOFER

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## MITIGATION / CLEANUP CREW

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## INSPECTOR / ENGINEER

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## MORTGAGE COMPANY (CLAIMS)

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

## OTHER (LAWYER, PUBLIC ADJUSTER, HOA)

Name: _____ Company: _____ Phone: _____

Email: _____ Claim / ref # they use: _____

# Communication Log — Part 1

Date, who, what was said, what happens next. Log it the same day — memory fades fast.

One row per contact: calls, emails, texts, visits, and letters all count. Quote exact promises and dates in the “What was said” column.

| Date / time | Who + role | What was said / promised | Next step + due date |
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End-of-call habit: before you hang up, ask “What happens next, who owns it, and by what date?” Write the answer in the last column.

# Communication Log — Part 2

Date, who, what was said, what happens next. Log it the same day — memory fades fast.

One row per contact: calls, emails, texts, visits, and letters all count. Quote exact promises and dates in the “What was said” column.

| Date / time | Who + role | What was said / promised | Next step + due date |
|---|---|---|---|
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End-of-call habit: before you hang up, ask “What happens next, who owns it, and by what date?” Write the answer in the last column.

# Follow-Up & Deadline Tracker

Nothing should depend on “they said they would call back.” Every open item gets a date.

| Follow up on | With whom | Due date | Done? / New date |
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## WEEKLY 10-MINUTE CLAIM CHECK

- [ ] Review every open row above. Anything past due gets a call today.
- [ ] Confirm every promise due this week is in the Promise Tracker (page 7).
- [ ] File this week's receipts and documents (pages 8–9). Photograph anything paper-only.
- [ ] Write one line: what is the single next thing that moves this claim forward?

# Promise & Commitment Tracker

What they said they would do — and whether they did it. This page is your leverage, used politely.

| Date promised | Who promised | What exactly | By when | Done? |
|---|---|---|---|---|
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**IF A PROMISE SLIPS**

- Call once, kindly: “On [date] we noted [promise] by [date]. What is the new date?” Log the new promise as a new row.
- If the same promise slips twice, ask for the supervisor's name and log that call on pages 4–5. Stay factual and calm throughout.

# Documents Sent & Received Log

If it is not on this list, assume it was never sent. Keep a copy of everything, both ways.

| Date | Document | Sent to / From | Method | Confirmed? |
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## DOCUMENTS MOST CLAIMS NEED — CHECK AS YOU GATHER THEM

- ☐ Photos / video of damage (before cleanup, if safe)
- ☐ Receipts for emergency repairs and temporary housing
- ☐ Contractor estimates (itemized, in writing)
- ☐ Inventory of damaged items (room by room)
- ☐ Police / fire / incident report, if any
- ☐ Letters or emails from the insurer — keep every one

# Money Tracker

Estimates, offers, payments, and your own spending — side by side, so no number surprises you.

| Date | Item / payment | Amount $ | Type / status |
|---|---|---|---|
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## HOW TO USE THESE NUMBERS

- Estimates are what repair should cost. Offers are what the insurer proposes. Payments are what actually arrived. Keep all three — they are not the same number.
- Log your own spending too: temporary housing, meals, emergency repairs, and mileage for claim trips. Note “keep receipt” items and file the receipt the same day.
- Before accepting a payment described as final, read what you are signing. If you are unsure, ask in writing what the payment covers and log the answer.

# Escalation & Close-Out Checklist

When the claim stalls — and how to close it cleanly when it finally settles.

## IF THE CLAIM STALLS — WORK UP, STEP BY STEP

1. Re-read pages 4–7. Name the exact open item, its owner, and its missed date in one sentence.
2. Call the adjuster with that sentence. Ask for a specific new date and log it as a new promise.
3. Send a short written summary by email: dates, promises, and what is still owed. Keep your tone factual.
4. Ask for the claims supervisor and the company's complaint process. Log names and reference numbers.
5. If you still cannot move it, research your state insurance department's consumer help line and complaint form, and consider a licensed public adjuster or attorney for large or denied claims.

## CLOSE-OUT — BEFORE YOU FILE THIS LOG AWAY

- [ ] Final payment received and logged on page 9; amount matches the written settlement.
- [ ] Repairs complete; final contractor invoice and photos filed with this log.
- [ ] Mortgage company endorsement / release handled, if they were on any check.
- [ ] All receipts, letters, and this log stored together (paper + one digital copy).
- [ ] One-line lesson written below: what you would do first next time.

Lesson for next time: _____

Claim closed on (date): _____

Organized notes do not guarantee an outcome — they make sure nothing you are owed is lost to a forgotten phone call. Made by DealShore — digital tools for people who run things.