

Why These Three Documents Are All You Need to Get Paid by Insurance

Dealing with property damage — whether from fire, water, or mold — is already stressful. The last thing you need is for your insurance company to drag out the process.

Yet that's exactly what often happens.

Insurance companies are known to complicate matters by requesting stacks of paperwork, most of which have no real legal standing when it comes to processing a payout.

Here's the key truth:

You only need three core items to receive insurance payment for a restoration claim.

Let's explore what they are and why they matter:

1. The Executed Agreement

Definition:

This is the formal contract signed between you and the licensed restoration contractor.

Purpose:

- Confirms that you officially hired a professional to restore your property
- Lays out the scope of services, pricing, and duties for both sides
- Demonstrates that actual costs were incurred to repair the damage

Crucial Reminder:

Insurance is responsible for paying out **based on real, documented costs** — not theoretical estimates. Your signed agreement is proof that those costs are real and owed.

2. The Finalized Invoice

Definition:

A clear, itemized invoice detailing the work completed and total charges.

Purpose:

- Shows the exact sum that the insurance carrier must cover
- Reflects the agreed pricing — not an insurer's adjusted version

- Meets your policy's requirement to submit proof of the loss amount

Pro Tip:

This invoice is based on completed work — not on hypothetical figures generated later by the insurer's in-house estimator.

3. Photographic Documentation

Definition:

Images taken before, during, and after the restoration process.

Purpose:

- Validates that real damage occurred and needed professional repair
- Visually confirms the progress and scope of mitigation work
- Provides irrefutable evidence of restoration completion

Why it matters:

Photos serve as your visual proof. They confirm not just the presence of damage, but the full story of how it was addressed — and why reimbursement is justified.

Tactics Insurance Companies May Use to Delay Payment

Some insurance companies request the following — even though they're **not mandatory**:

- Drying logs
- Hourly labor breakdowns
- Depreciation worksheets
- Original purchase receipts
- Affidavits
- Outside audits or “comparison estimates”

These documents are not typically required under your policy. Asking for them is often a way to delay, frustrate, and reduce payouts — sometimes in hopes you'll walk away or accept a lower settlement.

How Restoration Doctor Cuts Through the Red Tape

At **Restoration Doctor**, we focus on what truly matters — not the fluff.

We know the formula:

Signed Contract + Detailed Invoice + Photo Evidence = A Valid Claim

We assist you by:

- Ensuring your documentation is complete and accurate
- Helping you understand and defend your rights as a policyholder
- Pushing back against excessive or irrelevant document demands
- Supporting you in escalating your concerns if necessary

Final Takeaway

Don't let red tape or scare tactics stall your recovery.

You're entitled to compensation based on the core documentation of the work performed. Stick to these three essentials, and don't let unnecessary demands distract you from the payment you're rightfully owed.