What Adjusters Look For in Mitigation Documentation

Clear, complete documentation speeds decisions and reduces rework.
Here’s what most adjusters expect on water and sewage losses:

1) Daily Drying Logs

â¢ Date/time stamps for each visit
â¢ Ambient readings: temperature, RH, GPP or absolute humidity
â¢ Material moisture readings: by location and material with meter type
â¢ Equipment readings: air mover/Dehu counts and serials
â¢ Progress notes: what changed, what was adjusted, safety notes

2) Moisture Mapping

â¢ Sketch or floor plan with room names and affected areas marked
â¢ Start/target readings, drying goals, and criteria for "dry standard"

3) Labeled Photos (Before â During â After)

â¢ Wide shots for context; close-ups of source and affected materials
â¢ Containment and PPE for Category-3 events
â¢ Daily updates showing progression and equipment placement
â¢ Filenames matching areas/rooms on the moisture map

4) Scope & Estimate Transparency

â¢ Line-item scope tied to cause and category; no coverage opinions
â¢ Xactimate format with notes for deviations
â¢ Equipment logs with type/serial/dates per IICRC S500 principles

5) Communication Trail

â¢ Homeowner authorization, access constraints, special instructions
â¢ Subcontractor coordination, make-safe actions taken on Day 1
â¢ Change approvals for any added demo or extension of drying

Goal: Enable a reviewer to reconstruct the loss and mitigation choices without guessing.

AquaMaster provides Xactimate estimates, labeled photos, daily psychrometric logs, and equipment records that align with IICRC S500 methods. We never opine on coverage decisions or waive deductibles.

Need a sample file set? See our examples at /for-insurers/sample-files/