



The First 48 Hours AFTER PROPERTY DAMAGE

Why Fast Action Matters

+49.7%

Home insurance loss costs across all perils have climbed sharply.¹

42%

Catastrophe claims now make up a major share of home insurance claims.¹

\$20,062

Average paid homeowners insurance claim.²

The Clock Starts Before Cleanup



Secure the scene, capture proof, and reduce further loss.

FIRST PRIORITIES:

01 ✓

Avoid unsafe, wet, smoky, or contaminated areas.

02 ✓

Photograph rooms and belongings before anything moves.

03 ✓

Separate daily essentials from items that can wait.

04 ✓

Keep clean areas protected from dust, moisture, and odors.

05 ✓

Clear access for adjusters, inspectors, and restoration crews.



The Recovery Reset

Sort belongings, protect what matters, and make damaged rooms work-ready.



DOCUMENT >> Claim-ready proof

Photograph ruined items and group receipts, notes, updates, and item lists.



RESTORE >> Salvageable belongings

Set aside items that may be cleaned, dried, repaired, or professionally restored.



PROTECT >> Temporary indoor storage

Move clean or salvageable belongings out of moisture, dust, odors, and repair traffic.



ACCESS >> Daily-use station

Keep medication, IDs, chargers, clothing, pet supplies, work items, and school items together.



CLEAR >> Open work zone

Free up walls, floors, ceilings, vents, and built-ins for inspection, cleanup, and repairs.

