



Insurance Appraisal Preparation Checklist

1. Understand the Appraisal Process:

- Familiarize yourself with the appraisal clause in your policy.
- Know the roles of each party involved (appraiser, umpire, insured, insurance company).

2. Gather Relevant Documentation:

- Insurance policy and any endorsements
- Prior appraisals or estimates (if applicable)
- Photos of the damaged property (before and after loss)
- Repair estimates and itemized invoices
- Any written correspondence with the insurance company regarding the claim

3. Assemble Evidence:

- Compile evidence supporting your claim (e.g., receipts, warranties, contracts).
- Document the condition of the property prior to the incident.

4. Select an Appraiser:

- Choose a qualified appraiser with experience in your type of loss.
- Verify credentials and references for your chosen appraiser.

5. Prepare a Detailed Inventory:

- List all damaged items or property, including descriptions and values.
- Include any relevant calculations for repairs or replacements.

6. Develop a Written Statement:

- Prepare a summary outlining the scope of damages, costs, and your perspective.
- Create any additional notes or supporting documents that can aid your appraiser.



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7. Clarify Your Expectations:

- Define your goals for the appraisal (e.g., fair market value, replacement cost).
- Communicate any specific points of contention to your appraiser.

8. Confirm Appraisal Logistics:

- Schedule the appraisal date and time with all parties involved.
- Ensure everyone knows the location and access details of the property being appraised.

9. Prepare for Appraiser's Visit:

- Clean and organize the area to be appraised, making it accessible.
- Be available to answer any questions from the appraiser during their assessment.

10. Settle on a Communication Plan:

- Agree on how to communicate updates and information during the appraisal process.
- Confirm contact information for all parties involved.

11. Follow Up:

- After the appraisal, maintain communication with your appraiser.
- Discuss the next steps and how the results will be communicated.

12. Additional Tips

- Stay objective and factual throughout the appraisal.
- Be prepared to discuss your evidence and rationale for the property's value.
- Understand that the appraisal is meant to be a fair assessment of value.