The Paper Trail Checklist

Every adjustment documented. Every supplement verifiable. A one-page field checklist from Restoration Intel — free, no email required.

Part 1 — Before any estimate leaves your office

- [ ] **Unit price above the default?** Attach the dated supplier quote or invoice, name the price list and edition you deviated from, and write the percentage difference in the line note.
- [ ] **Demo priced above the default rate?** Write which cost driver applies — extra layers, disposal, access — and keep the disposal tickets.
- [ ] **Higher labor class than the default?** Document the crew the job actually requires: trade, certifications, working conditions (pitch, height, occupied space).
- [ ] **Labor rate above the published list?** Evidence it: payroll records, recent local invoices, a dated source. A rate from nowhere reads as a rate reverse-engineered from a total.
- [ ] **Waste beyond the built-in allowance?** State the allowance the line already includes, the added factor, and the reason (geometry, pattern matching, brittle material) — measurement or roof plan attached.
- [ ] **Quantities larger than measured?** Show measured and billed side by side, arithmetic visible. Nobody should have to reverse-engineer your square count.
- [ ] **Assembly changed from like-kind?** Attach the code citation and the calculation, and photograph what was actually in the roof/build-up.
- [ ] **Material substitution or upgrade?** One of three, in the file: manufacturer spec, code requirement, or written direction from owner or carrier.
- [ ] **Percentage charges?** Define the charge, its basis, and the condition that triggers it — with evidence for the condition. Show percentages calculated on an adjusted base as a visible build-up, not a stack.
- [ ] **Overhead & profit above your own standard?** Write down the complexity that earns it. Your prior estimates are exhibits; inconsistency does as much damage as any single line.
- [ ] **Every override gets an adjustment note:** what changed, why, what evidence is attached, what source, what date. If the note can't be written, the adjustment doesn't ship.
- [ ] **Version grew?** Log what new evidence arrived to grow it. A number that multiplies on the same scope with no explanation hands the other side its best argument.

Part 2 — The supplement package: three things, every time

- [ ] **1. The Xactimate file** — correct codes, accurate quantities, organized the way the original estimate was organized.
- [ ] **2. A one-page cover letter** — what you're adding, why each addition exists, what evidence supports it. The map for the reviewer.

- [ ] **3. A photo for every added item** — the specific condition the item addresses, taken before the work. Not a photo of the room. No photo, no item.

Part 3 — The working record underneath

- [ ] **Moisture mapping at the start** — initial readings on every affected material, plus the dry standard. Readings without a dry standard are just numbers.
- [ ] **Daily dry logs** — each material, each day, readings moving toward the dry standard. Gaps in the log are gaps in the story.
- [ ] **Air readings** — RH, temperature, grains per pound: outside air, unaffected areas, each drying chamber, dehumidifier output.
- [ ] **Equipment justification** — every piece matches the loss: class, capacity, count. The math (IICRC calculations or drying app) goes in the file.
- [ ] **Before / during / after photos** — areas before anything is touched, work at each stage, every piece of equipment photographed in place.
- [ ] **Cite the standard per item** — IICRC S500 (water), S520 (mold), S700 (fire/smoke) where the item's necessity isn't obvious from photos. The reference does the work.
- [ ] **Around the work:** signed work authorization (before work begins) · scope notes written at the time · communication log (sent / received / asked / provided) · signed certificate of completion.

What kills the package: no before photos · readings with no dry standard · equipment with no math · documentation assembled weeks later (reads as constructed, not recorded) · the verbal supplement — if it isn't written, photographed, and submitted, it didn't happen.

Spun from Restoration Intel: “Every Adjustment Needs a Paper Trail” and “What Documentation Actually Gets a Supplement Approved?” (restorationintel.com). The checklist in Part 1 is built from the adjustment types a federal court put in issue in September 2026, when two estimating experts' opinions were excluded in the Northern District of Texas for deviations with no justification attached — the ruling is the checklist's source, as the article documents. Free from Restoration Intel — the gift copy. The same checklist by email, plus the full Paper Trail Kit, at restorationintel.com.