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THE EMERGENCY LOSS QUICK CARD

First-48-Hours Documentation Spine • Loss Timeline Anchor Framework • Carrier Notice Protocol

1. THE 6-PHASE INTAKE-TO-CLOSEOUT LIFECYCLE & MANDATORY EXIT ARTIFACTS

CORE ARCHITECTURE

#	Phase	Operational Focus & Field Connections	Mandatory Exit Artifact (Defensible File)
1	**Authority & Notice**	Intake log, authorized signer check, carrier/TPA notice, ERP number	**Work order + first notice log** (time, caller, policy #)
2	**Scene Record**	Pre-mitigation photo/video, utilities lock-out, safety hold points	**Timestamped media set** (50+ single-room / 100+ multi)
3	**Property Map**	Moisture map, fire damage zones, asbestos survey status, contents codes	**Floor plan with readings & baseline drying zones**
4	**Daily Recovery**	Psychrometric conditions (GPP/RH), equipment IDs, category audit	**Daily psychrometric / progress sheet** (continuous)
5	**Scope & Money**	Xactimate estimate, TPA portal sync, line-item supplements, contents split	**Approved scope version control log**
6	**Final Recovery**	Clearance verification, pack-back, punch list, final billing, manifests	**Close-out binder the carrier can replay**

Deployment Rule: Phases 1–4 must be locked down in the first 24–48 hours. Phase 5 before undoable demolition. Phase 6 before final invoice submission.

2. THE LOSS TIMELINE: 6 MANDATORY ANCHOR TIMESTAMPS

EVIDENTIARY SPINE

Anchor 1 • Originating Loss Event [T-0]

- **Definition:** Exact or approximate date & time event initiated (e.g., pipe rupture, ignition, roof puncture).
- **Evidence:** Preserved pipe fitting, water meter jump, fire marshal report, weather radar data.

Anchor 2 • Discovery by Policyholder [T-1]

- **Definition:** Moment property owner or occupant observed or became aware of the intrusion.
- **The 2 a.m. vs 7 a.m. Rule:** Pipe bursts at 2 a.m. while sleeping; discovered at 7 a.m. when waking. Normal, covered, sudden event. (Contrast: uninspected vacant cabin burst in Jan, discovered in March = gradual leakage dispute).

Anchor 3 • Carrier First Notice of Loss (FNOL) [T-2]

- **Definition:** Timestamp when carrier or TPA intake desk was formally notified.
- **Log Match:** Must match carrier claim notes within minutes to eliminate dispute angles.

Anchor 4 • Contractor Initial Contact [T-3]

- **Definition:** Timestamp of owner's emergency call to contractor dispatcher.
- **Record:** Caller identity, reported scope, emergency utility shut-off instructions.

Anchor 5 • Crew Dispatch & Transit [T-4]

- **Definition:** GPS-verified timestamp when technician truck rolls from warehouse.
- **Purpose:** Validates rapid emergency mobilization and eliminates allegations of response delay.

Anchor 6 • On-Site Arrival & Stabilization [T-5]

- **Definition:** Timestamp boots touch property; initial hazard sweep initiated.
- **Immediate Duty:** Secures prompt mitigation under policyholder duty to prevent secondary loss.

3. CARRIER NOTIFICATION PROTOCOL & PROMPT-NOTICE STANDARDS

COVERAGE DEFENSE

Prompt-Notice Windows

- **Active Losses:** Same-day notification mandatory (fire, active plumbing burst, storm opening).
- **Discovered Losses:** 24–48 hours from discovery is standard promptness in most courts.
- **Prejudice Defense:** In NY, TX, and CA, carriers deny/reduce claims if delayed notice prevented pre-mitigation inspection.

Call Sheet Checklist (8 Items)

- 1. Carrier name & claim phone #
- 2. Name of intake representative
- 3. Date & exact minute of call
- 4. Official claim number assigned
- 5. Verbal authorization (Yes/No + Name)
- 6. Scope limits / TPA program rules
- 7. Field adjuster name, phone & email
- 8. Preferred vendor requirement check

Verbal Auth & TPA Rules

- **Verbal Auth:** Industry starting standard. Document rep name & exact time.
- **Written Follow-Up:** For claims <$25k, immediately send summary email confirming scope & verbal approval.
- **TPA / Preferred Vendor:** Alacrity, Contractor Connection, CoreLogic. Owner has legal right to select independent contractor in most states.

4. PRE-MITIGATION EVIDENCE PRESERVATION: PHOTOGRAPHY PROTOCOL

CHAIN OF CUSTODY

Photo Counts & Camera Standards

- **Single-Room Contained Loss:** Minimum **50 photographs** required before tear-out or extraction.
- **Multi-Room / Commercial Loss:** Minimum **100+ photographs** mandatory across all sectors.
- **Native Device Timestamps:** Camera timestamp enabled; verified accurate against atomic time. No third-party editable text overlays.
- **Physical Scale Reference:** Wide shot for room landmark + close-up with physical ruler, coin, or calibrated gauge.

Mandatory 6-Step Photographic Sequence

- **Step 1 (Exterior):** All 4 elevations (North, South, East, West) + street-address-identifying mailbox/curb shot.
- **Step 2 (Ingress):** Precise points of water, wind, or fire entry into the building envelope.
- **Step 3 (Room Overviews):** Wide-angle establishing shot of every affected room from primary doorway.
- **Step 4 (Close-Ups):** Detailed damage at baseboards, drywall saturation lines, char depth, buckled floors.
- **Step 5 (Pre-Existing Separation):** Prior settling cracks, old stains, aged wear photographed and logged separately.
- **Step 6 (Causation Evidence):** Failed pipe fitting, split supply line, charred wire, or impact projectile.

3-to-5 Minute Arrival Video Walkthrough Script

- **Standard:** Continuous uninterrupted video taken on technician smartphone immediately upon arrival before any equipment or demolition begins.
- **Audio Narration:** State technician name, date, exact time, property address, and weather conditions. Capture audio of active water drips or structural sounds.
- **Transition Capture:** Walk slowly from unaffected dry areas across the transition line into affected saturated areas to establish clear boundaries.
- **Dispute Value:** Eliminates carrier arguments regarding pre-existing conditions and establishes exact state of property prior to contractor intervention.

Physical Causation Evidence & Spoliation Rules

- **Bag & Tag Protocol:** Preserve physical cause (failed valve, burst copper fitting, appliance hose). Bag in heavy-duty poly, tag with loss date, address, tech initials.
- **Do Not Discard:** Discarding the failed fitting before adjuster inspection destroys proof of sudden/accidental cause and risks claim spoliation.
- **Fire Losses:** Respect fire marshal origin & cause perimeter. Do not disturb origin area until officially released. Log carrier's private investigator visit.

5. AUTHORIZATION TO PROCEED & STATUTORY PAY-PATH ROUTING

LEGAL PROTECTION

Authorization-to-Proceed Contract (6 Items)

- 1. Property address & verified legal owner name.
- 2. Detailed scope description of emergency services authorized.
- 3. Rate schedule reference (Xactimate price list) or lump-sum NTE limit.
- 4. Express legal representation that signer possesses property authority.
- 5. Carrier name, policy number & claim number reference.
- 6. Policyholder acknowledgment of statutory duty to notify carrier.
- *E-Sign Standard:* Use Docusign or PDF e-sign with IP logging and certified timestamp to defeat "never signed" defenses.

Direction of Pay vs. AOB (Statutory Alert)

- **Direction of Pay (DOP):** Directs carrier to issue proceeds jointly or directly to contractor. *Does not transfer policy rights.* Universally accepted by carriers; zero regulatory friction.
- **Assignment of Benefits (AOB):** Transfers policyholder's legal rights to file, negotiate, and sue.
- **Florida Statutory Ban:** 2019 SB 122 & 2023 SB 2A eliminated residential property AOBs. Using AOB in FL voids agreement and exposes contractor to penalties. **Must use DOP.**
- **Texas Restrictions:** TX severely restricts residential AOBs; strict statutory notices required. DOP strongly recommended.

6. DAILY DRYING PHYSICS & CLOSE-OUT COMPLETION BINDER

PAYMENT ACCELERATION

ANSI/IICRC S500 Daily Monitoring Requirements

- **Daily Psychrometrics:** Temp (°F), Relative Humidity (% RH), and Specific Humidity (GPP) recorded in affected zone, unaffected zone, and outside.
- **Moisture Readings:** Pin and non-invasive meter readings at identical mapped grid points every 24 hours until dry standard reached.
- **Drying Goals:** Structural lumber ≤ 19% Moisture Content (ASTM E1991); Drywall ≤ 1% Wood Moisture Equivalent (WME); Concrete at ambient EMC.
- **Premature Removal Liability:** Pulling dehumidifiers before dry standard creates mold risk and shifts financial liability to contractor.

6-Part Close-Out Package (COC Binder)

- 1. **Signed Certificate of Completion:** Executed by property owner.
- 2. **Final Moisture Map:** Proving all points reached S500 dry goals.
- 3. **Equipment Log:** Itemized asset serial numbers, placement dates, daily operating hours, and demobilization timestamps.
- 4. **Itemized Scope & Invoice:** Line items reconciled with estimate.
- 5. **Post-Mitigation Photo Set:** Equipment operational & cleared surfaces.
- 6. **Third-Party Clearances:** S520 mold clearance or asbestos AHERA TEM/PCM (<0.01 f/cc) certificates where applicable.