The Minimum Viable Pre-Loss Walkthrough: What Any Property Owner Can Capture in 45 Minutes

Canonical Web Version: https://restorationintel.com/minimum-viable-pre-loss-walkthrough-any-property-owner-can/

Direct Answer: Restoration sales reps and project managers can execute—or guide an insured through—a complete 45-minute Minimum Viable Pre-Loss Walkthrough during Emergency Services Agreement (ESA) onboarding by following a timed zone sequence that captures wide context, open storage interiors, and critical mechanical and asset rating plates without turning into a multi-day appraisal project.

Field Benchmark & Decision Matrix

Time Block	Target Zone / Focus	Capture Method	Mandatory Visual Anchors	Post-Loss Value Unlocked
Minutes 0–8	Exterior, Loading & Utility Core	Still photos + brief narrated walk	Address sign, water main, electrical panels, HVAC condensers, roof access	Cuts Day-1 mitigation arrival delay and documents exterior facade condition
Minutes 8–18	High-Value Core Rooms (Kitchen, Reception, Lab, Living)	Continuous slow narrated 1080p/4K video	Clockwise pan showing flooring, ceilings, millwork, and major furniture	Proves room layout, finish quality, and primary contents placement
Minutes 18–25	Secondary Rooms, Offices & Bedrooms	Narrated sweep + 1 corner wide still per room	Desk setups, beds, seating, mounted displays, window treatments	Prevents overlooked rooms during rapid post-loss pack-out
Minutes 25–37	Closets, Pantries, Supply Rooms & Storage	Open-door video pulls + shelf stills	Open wardrobe rods, toolboxes, stock shelves, archive file banks	Establishes volume density that owners forget after a fire or flood
Minutes 37–42	Mechanical, IT Racks & Equipment Rating Plates	Macro still photos (flash/torch off glare)	Brand, model, serial number, and amp/BTU specs on top 10–15 assets	Locks exact LKQ replacement specs without manual lookup guesswork
Minutes 42–45	Wrap-Up, Cloud Sync & ESA Dossier Handoff	Folder check + client boundary note	Verify audio playback, date stamp, and off-site share link delivery	Delivers tangible Day-0 proof of value under the ESA relationship

Practitioner Operational Takeaways

• Confirm ESA onboarding scope in writing: clarify that the 45-minute scan builds a visual baseline, not a certified insurance appraisal.

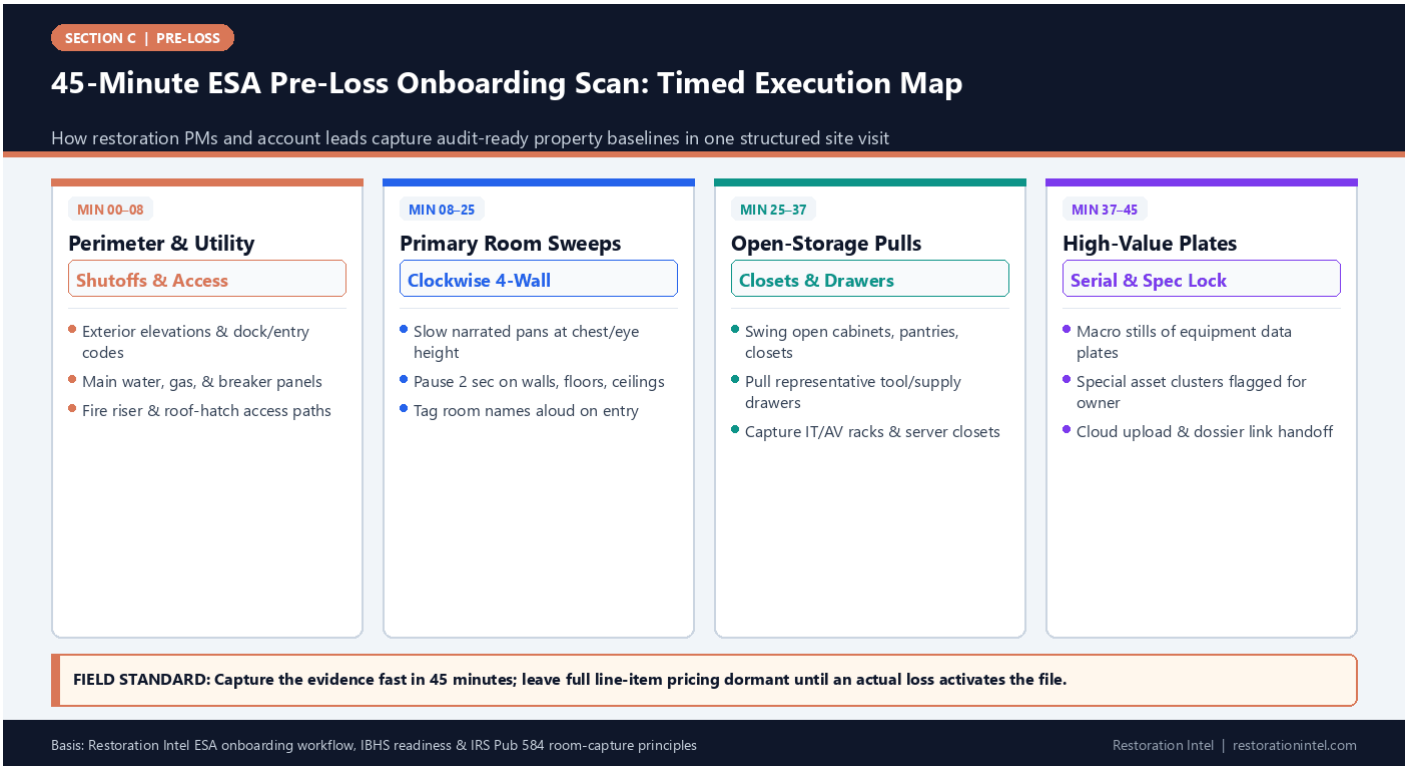
• Test camera resolution (1080p/4K), microphone clarity, and pocket LED lighting before starting the Minute-0 timer.

• Capture exterior elevations, address markers, and all primary water, gas, fire-riser, and electrical shutoff locations first.

• Sweep every accessible room clockwise, opening closets, cabinets, and representative drawers while narrating room names and major tiers aloud.

• Take crisp macro still photos of top equipment serial plates and deliver the indexed cloud dossier link to the owner within 48 hours.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/minimum-viable-pre-loss-walkthrough-any-property-owner-can.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **Restoration Industry Association (RIA):** https://www.restorationindustry.org/

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/

• **IRS Publication 584: Casualty, Disaster, and Theft Loss Workbook:** https://www.irs.gov/publications/p584

• **Insurance Institute for Business & Home Safety (IBHS):** https://ibhs.org/