When Do I Supplement and When Do I Just Absorb the Cost?

Canonical Web Version: https://restorationintel.com/supplement-vs-absorb-cost/

Direct Answer: The short answer: supplement when the work is real, caused by the covered loss, and you can document it — especially hidden damage found after work starts, code-required items, and things the original estimate missed. Absorb when the dollar amount is smaller than the cost of fighting for it, or when the cost came from.

Field Benchmark & Decision Matrix

Operational Stage	Field Focus in This Guide	Documentation Requirement	Verification Gate
1. What a supplement actually is	The short answer: supplement when the work is real, caused by the covered loss, and.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
2. When to supplement: the clear cases	A supplement is a formal request to the carrier to add scope or adjust pricing after.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
3. When to absorb: the honest cases	Supplements are a normal, expected part of insurance restoration. They’re not a.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
4. The supplement process, in order	Hidden damage discovered during work. You open the wall and the framing is rotted.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission

Practitioner Operational Takeaways

• Confirm scope boundaries and loss classification for: When Do I Supplement and When Do I Just Absorb the Cost?.

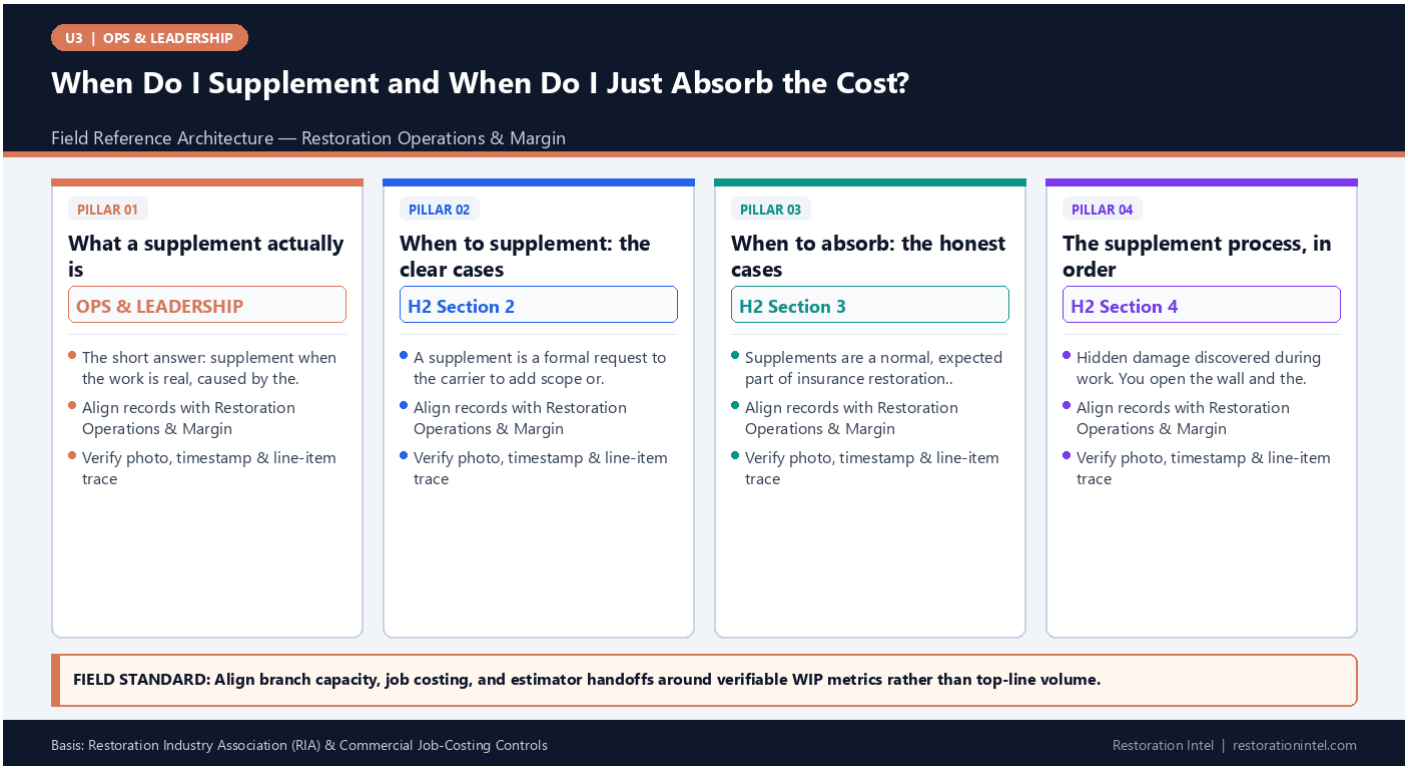
• Capture timestamped field photos, measurements, and serial/assembly notes before mobilization or tear-out.

• Tie every line item or operational recommendation to primary references (Restoration Industry Association (RIA), OSHA 1910.132 Personal Protective Equipment Standard).

• Verify internal cross-links and preserve all customer intake/compliance forms intact on the canonical page.

• Export and attach the Print-First PDF field brief and verify the sibling Markdown twin (.md) resolves HTTP 200.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/supplement-vs-absorb-cost.md
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/
- **OSHA 1910.132 Personal Protective Equipment Standard:** https://www.osha.gov/laws-regs/regulations/standardnumber/1910/1910.132
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/