

Water damage estimate checklist

Questions to ask before approving work · Water Damage Georgia

Do not enter an unsafe area to complete this worksheet. This is a question checklist, not an inspection form, diagnosis or insurance decision.

1. Identify the company and the job

- ☐ Record the company's name, contact details and the person responsible for your estimate.
- ☐ Ask the company to confirm whether it can serve your ZIP code and what its initial visit includes.
- ☐ Ask about relevant qualifications, insurance and any license required for the proposed work.
- ☐ Confirm any assessment, call-out or minimum charge, including if you decline further work.

2. Clarify the proposed scope

- ☐ Ask which rooms, surfaces and materials are included in the estimate.
- ☐ Ask who will identify and repair the original leak or source; confirm whether that work is separate.
- ☐ Ask which extraction, drying, cleanup, removal and disposal tasks are included.
- ☐ Ask how the company proposes to assess affected materials and explain its drying progress.
- ☐ Ask which repairs or rebuilding tasks are excluded and whether another trade is needed.

3. Understand equipment and additional charges

- ☐ Ask for the proposed equipment quantities, billing units and expected rental duration in writing.
- ☐ Ask how monitoring visits, equipment changes and collection are charged.
- ☐ Ask what determines whether drying equipment needs to stay longer.
- ☐ Ask how you will be told about a changed scope and how you approve additional work.
- ☐ Check payment dates, deposits, applicable taxes and any other stated fees.

Documentation & next steps

4. Keep the job and the insurance decision separate

- ☐ Ask your insurer what documentation it needs and what your policy requires.
- ☐ Keep photographs taken safely, written estimates, authorizations and receipts together.
- ☐ Ask who is responsible for submitting which documents and whether you will receive copies.
- ☐ Confirm your payment obligations; do not treat the contractor's estimate as a coverage decision.

5. Confirm completion and next steps

- ☐ Ask what records the company will provide when it considers its agreed work complete.
- ☐ Ask whether remaining repairs or monitoring require a separate agreement.
- ☐ Keep the final invoice and the contact details for questions about the completed scope.

Your notes

Company / contact / estimate date:

Unanswered questions / exclusions:

Published September 9, 2026. Independent referral publisher; calls through Marketcall. We do not perform restoration. No independent professional review claimed.

Sources: epa.gov/flooded-homes · oci.georgia.gov/insurance-resources/home

Full guide: www.waterdamage-georgia.com/resources/water-damage-estimate-checklist/