

Why the Only Documents Needed to Get Paid Are the Contract, Invoice, and Photos

When you're dealing with a property loss — whether it's from water, fire, or mold — you want the claims process to move smoothly.

Unfortunately, insurance carriers often make it harder than necessary.

One of the most common delay tactics they use is requesting endless paperwork that isn't legally required to issue payment.

Here's the truth:

You only need three basic documents for your insurance company to pay your restoration claim.

Let's break it down:

1. The Signed Contract

What it is:

The agreement between you (the policyholder) and your restoration company.

Why it matters:

- It proves that you hired a licensed contractor to perform work.
- It defines the scope of work, the pricing, and the responsibilities of each party.
- It shows that you incurred the costs for services necessary to return your home to pre-loss condition.

Important:

Insurance carriers owe reimbursement for actual incurred costs — not hypothetical future estimates.

Your signed contract is legal proof that you incurred the charges.

2. The Final Invoice

What it is:

A detailed billing statement showing what work was completed and the final cost.

Why it matters:

- It establishes the exact amount the carrier is responsible for.
- It reflects the agreed-upon pricing between you and your contractor — not a made-up amount created by the carrier.
- It satisfies most policies' basic requirement to provide proof of the claim's amount.

Note:

The invoice is based on the actual work performed, not an “estimate” created later by the insurance company's internal auditor.

3. The Supporting Photos

What they are:

Photographs documenting the damage before, during, and after restoration.

Why they matter:

- They prove that the loss occurred and that professional mitigation was necessary.
- They show the steps taken to stabilize the property and prevent further damage.
- They provide visual evidence of the completed work.

Photos create an undeniable record that the loss was legitimate and the restoration was necessary.

What Insurance Companies May Try to Demand (But Aren't Required)

Some carriers will try to stall payment by demanding:

- Daily drying logs
- Labor timesheets
- Equipment depreciation calculations
- Original supplier receipts
- Unnecessary notarized affidavits
- Third-party audits or “comparative estimates”

None of these are required under your insurance policy for them to issue payment.

If your insurer demands them, it's often a stalling tactic to delay your claim and hope you either give up or settle for less.

Why Restoration Doctor Stays Focused on the Essentials

At Restoration Doctor, we know the rules:

Contract + Invoice + Photos = Payment Owed.

We work directly with you to:

- Provide clean, complete documentation
- Coach you on your rights as a policyholder
- Push back against unnecessary document requests
- Support you in escalating complaints to state insurance regulators if needed

Bottom Line:

Don't be intimidated or overwhelmed.

You're not obligated to jump through endless hoops to get what you're rightfully owed.

Stick to the facts, stick to your contract, and don't let stalling tactics derail your recovery.