

**SEDGWICK REPAIR SOLUTIONS  
PHOTO GUIDELINES AND BEST PRACTICES**

- All estimate line items must be supported by photos.
- Photos must be clear (not blurry) and in good lighting.
- All photos must be labeled with detailed descriptions identifying the room/area/slope and what is shown in the photo.
- Photos should be uploaded at the same time (or before) the estimate. The preferred practice is to upload all photos into Xactimate which will transfer them to Xactanalysis upon completion of your estimate.
- Missing or inadequate photos at the time of estimate upload could result in removal of applicable line items from your estimate.
- If there are any discrepancies between this document and Carrier guidelines, the Carrier guidelines should be followed.

**ALL JOB TYPES**

| PHOTO                          | MINIMUM REQUIREMENT   |
|--------------------------------|---|
| Risk                           | Front elevation   |
| Risk address marker            | On residence, mailbox, street, etc.   |
| Left elevation overview        | Only if damaged or if needing to justify 2+ story for a HIGH charge   |
| Right elevation overview       | Only if damaged or if needing to justify 2+ story for a HIGH charge   |
| Back elevation overview        | Only if damaged or if needing to justify 2+ story for a HIGH charge   |
| Fences/Other Structures        | Only if damaged or needing to document no damages   |
| Cause/Source of Loss           | Particularly important on water/fire losses to show where the loss started and what caused it   |
| Pre-existing damages           | If applicable   |
| Room/roof slope overviews      | Only if damaged or needing to document no damages   |
| Continuous areas               | If repairing undamaged areas due to matching or line of sight   |
| Closeups of all damages        | Closeups of all damages taken before any demo, disposal or work has been done   |
| Demo/debris removal            | Photos of the demo/debris and the area it was removed from, if applicable   |
| Any specialty/high grade items | If applicable. May include average grade items as some carriers consider standard grade to be the baseline. Check carrier specific program guidelines for more details. |
| Contents in affected areas     | To justify any contents manipulation or cleaning/contents replacement that may be required  |
| work completion                | document the work that was done   |

**EMERGENCY SERVICES: BOARD UP, TARP, TREE REMOVAL**

*In addition to the photo requirements for All Job Types listed above*

| PHOTO                   | MINIMUM REQUIREMENT   |
|-------------------------|---|
| Closeups of all damages | Closeups of all damages - after tree removal and/or before board up or tarp is installed  |
| Tree                    | Overviews of the tree(s) on the structure(s) before tree removal                          |
| work completion         | Photos showing work in process and completed work after tarp/board up/tree removal        |
| Specialty equipment     | Any onsite specialty/heavy equipment in use such as a crane, generator, safety equipment. |

**WATER MITIGATION**

*In addition to the photo requirements for All Job Types listed above*

| PHOTO                      | MINIMUM REQUIREMENT   |
|----------------------------|---|
| Any visible water damage   | closeups of water damages in every affected area  |
| Moisture readings          | closeups of moisture readings - label should indicate where the reading was taken (what room/surface. e.g. living room ceiling, kitchen cabinet toe kick) |
| Equipment in place         | Photos of each piece of equipment used on the job while they are in use. label should indicate where the equipment is located.                            |
| Completed demo             | if applicable   |
| Contents in affected areas | To justify any contents manipulation or cleaning that may be required   |
| Containment                | To justify any containment that needed to be built or installed to facilitate the drying process  |
| Mold                       | Any mold found must be photographed and notify the adjuster for further direction   |

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**ROOFING / SIDING / GUTTERS**

*In addition to the photo requirements for All Job Types listed above*

| <b>PHOTO</b>                                | <b>MINIMUM REQUIREMENT</b>   |
|---|--|
| Haag Gauge                                  | Showing shingle type   |
| Layer photo                                 | Showing number of layers, felt, IWS, etc.  |
| Pitch Gauge                                 | Required if charging steep charges, unless aerial satellite imagery report shows the pitch.  |
| Depth of Overhangs<br>(for IWS application) | One for each differing eave overhang. Entire tape measure should be in one photo if possible.<br>Note measurement in photo label   |
| Overview photos for WIND damage             | Overview Photos - at least one of each slope. Then one every 20-25' of affected slope, plus tie-in.  |
| Closeup up photos for WIND damage           | Include all damaged shingles & clusters of damage. Mark all damaged shingles w/contrasting chalk.<br>Label photo and Identify photo location(s) on diagram.  |
| Overview photos for HAIL damage             | Overview Photos - at least one of each slope. Then overview of each Test Squares on each slope showing all 4 corners of square. Label photo and Identify photo location(s) on diagram  |
| Closeup up photos for HAIL damage           | Take close-up photos of 1-2 hits in each test square, or min # of hits required by the Carrier to total, circled w/ contrasting chalk (marks must also be visible in test square photo)<br>Label photo and Identify photo location(s) on diagram.                      |
| Underlayment                                | At Eave/Rake if possible without damaging  |
| Roof Accessories/Metals                     | Detailed photos of all roof metals and accessories: Valleys, Pipe Jacks, Vents, Drip Edge, Flashings, Skylights, satellite dishes/antennas, evaporative coolers, etc. Photos should reflect damage or no damage. Label photo and Identify photo location(s) on diagram |
| Ventilation / Open Soffits                  | Photos of all soffit, gable end, and roof top ventilation<br>Label photo and Identify photo location(s) on diagram   |
| Siding Elevation<br>Repair/Replacement      | Overview Photos, every 20-25' of affected elevation AND Detailed Photos of damage, marked w/ contrasting chalk. Show house wrap & fanfold insulation if present. Show siding size with tape measure.<br>Label photo and Identify photo location(s) on diagram          |
| Gutter/Downspout Damage<br>& Size           | Overviews & close ups of each elevation. Highlight all hits w/ contrasting chalk to show damage. Tape Measure showing size of gutter & downspouts. Label photo and Identify photo location(s) on diagram   |
| Other photos as needed                      | Pre-existing damage, areas of limited access, spaced decking (photo from underneath), or any items that will require additional time to repair.  |

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**PHOTO BEST PRACTICES FROM THE PIRC**

RECOMMENDED BEST PRACTICES FOR:  
**DIGITAL PHOTO DOCUMENTATION**



**Loss Assessment Photo Acquisition Practices**

Regardless of your role in the restoration process, the capturing of photos is an important process for documentation. To protect yourself, your company and your client, identifying your process for photos before being on-site is a good practice. Take each step one by one, and take the time to ensure that you've properly catalogued all needed information.

If you are taking photos with a digital camera and not a photo capture software solution, you would start at the highest resolution setting and make sure all areas are well-lit. Adjust camera flash/exposure setting to accommodate for lighting. Use Flash when appropriate. You can later reduce file size for use in sharing or uploading. Also, make sure you are including a time/date stamp option and metadata, but not to alter any of the metadata. In determining scope for estimating, remember that more photos are better. Based on target audience and guidelines, types of photos may change.

Linear sequencing of the photos is important to give a visual of the site. It also gives a sense of the structure and/or event.

Capturing contents in place is also useful information, especially for the property owner and/or policyholder. Macro to micro (beginning from further away for an overall shot, then zooming in to the subject matter) photos of areas, and left to right in sequential order, as if you were walking into the damage.

Overview photos should first be taken at eye level - 360 degrees (follow with ceiling and floors). Interior photos are ideally in a vertical format, so you may capture floor to ceiling.

Still photos extracted from video should be free from frame blur, and have high resolution, depending on the device. Utilize as many photos as needed to capture the loss, scope of estimate and protect from liability. Use of tools or measurement devices to highlight damage and provide perspective within the photo are useful for common types of damage for scale, such as tape measures, gauges, meters with readings, pencil, etc.

**Qualities of a quality photo:** Having good lighting when possible | No motion blurs | High resolution

**Recommended order of photo acquisition:**

**1. Exterior of the location**

*typically horizontal, potentially vertical*  
Overall photo (horizontal). Left to right (vertically) from the curb to curb, continue to 360 and cataloguing of front, left Side, rear, right side; compass orientation may also be required depending on damage and could be noted. Take photos of all exterior elevations then appropriate to loss requirements or program directive.

**2. Interior**

*360 photos starting at the left of the door 270 degrees*  
Also walk across the room and take the back wall that you entered. Photos of adjacent spaces not impacted are recommended, including pathways and unaffected areas, to validate layout and dimensions. This can be addressed with a sketch of a floorplan.

**3. Floor and Ceiling (if needed)**

*360 degree, left to right*

**4. Pre-existing conditions**

Take photos macro to micro, left to right. This may be interior and exterior, including the entire property and driveway. Also include ingress or egress points, or staging areas such as driveways or garages that may have no damage.

**5. Cause of loss**

Macro to micro, beginning with an overall shot, then zooming in for cause of loss



**6. Resulting damage**

*360 degree photos at eye level first, left to right.*  
When capturing resulting damage, capture least affected to most affected, if possible.

**7. Contents**

Using the same pattern of structure, macro to micro, left to right in the room in 360 degrees. Capturing pre-existing condition, as well as high dollar value items.

