Idaho Water Damage Insurance Claim Checklist

A printable, step-by-step checklist for Idaho homeowners. Keep it on the fridge or in your claim folder and check off each step as you go.

1. The first 24 hours

- ☐ Make sure everyone is safe. If water is near outlets or the electrical panel, stay out of the area and call your power company or an electrician.
- ☐ Stop the water if you safely can (main shut-off valve, the water heater's cold-water supply valve, or the toilet supply valve).
- ☐ Take photos and video of everything before you clean up or move anything.
- ☐ Take reasonable steps to prevent more damage (towels, fans, moving belongings to a dry room).
- ☐ Keep every receipt for emergency work and supplies.
- ☐ Hold off on permanent repairs until your insurance company has seen the damage or says it's OK to go ahead.
- ☐ Don't throw out damaged items until the adjuster has seen them or approved disposal. If something has to go for health reasons, photograph it first and keep a small sample (a piece of carpet or drywall, for example), unless it's moldy or contaminated, such as by sewage.

2. Report the claim

- ☐ Call your insurance company or agent as soon as possible. Most policies require prompt notice.
- ☐ Write down your claim number: _____
- ☐ Adjuster's name, phone number, and email: _____
- ☐ Ask these questions and write down the answers:
  - What is my deductible?
  - Is there a deadline to file my claim or submit a proof of loss?
  - Does my policy cover hotel and meal costs if I can't stay in my home (often called Additional Living Expenses, ALE, or "loss of use" coverage)? How much, and for how long?
  - Do I have sewer or drain backup coverage?
  - Do you want repair estimates from me, or will you write your own?
- ☐ Ask your insurer to confirm important answers in writing (email is fine).

3. Document everything

- ☐ Take photos and video of every room, including ceilings, floors, cabinets, and the source of the leak.
- ☐ Make a list of damaged belongings with approximate purchase dates and prices.
- ☐ Find "before" photos of your home (phone photos, old listing photos, social media).
- ☐ Ask your water mitigation company for copies of its moisture readings and drying logs.
- ☐ Keep a claim log (see the log at the end of this checklist): date, who you talked to, what was said, and the next step.

4. Hiring help in Idaho

- ☐ Idaho generally requires contractors to register with the Idaho Contractors Board (only small, minor jobs under $2,000 may be exempt). Look them up at dopl.idaho.gov before you sign anything.
- ☐ Plumbers and electricians need their own Idaho trade licenses. Check those at dopl.idaho.gov, too.
- ☐ Get written, itemized bids from more than one company, and make sure they cover the same work.
- ☐ Don't pay in full before the work is finished.
- ☐ Read any "assignment of benefits" form carefully before signing. It can transfer some or all of your claim rights to the contractor.

- [ ] Remember: the adjuster your insurer assigns works for the insurance company. A public adjuster works for you and usually charges a percentage of your claim payment. If you hire one, verify their license with the Idaho Department of Insurance.

5. Payments

- [ ] Find out whether your policy pays replacement cost or actual cash value.
- [ ] If the insurer holds back depreciation, ask what you need to do to recover it, and by when.
- [ ] If you have a mortgage, your lender's name may be on the check. Call your lender early to ask how they release repair funds.

6. If your claim is delayed or denied

- [ ] Ask for the decision in writing, including the exact policy language it relies on.
- [ ] Know the basics of Idaho law. Idaho's unfair claims practices law (Idaho Code § 41-1329) sets standards for insurers. For example, they should acknowledge and act reasonably promptly on claim communications, investigate claims promptly and reasonably, affirm or deny coverage within a reasonable time after proof of loss is completed, and promptly give a reasonable explanation, based on the policy, for a denial or a compromise offer.
- [ ] Under Idaho Code § 41-1839, if an insurer fails to pay the amount justly due within 30 days after proof of loss is furnished and you later sue (or go to arbitration), the court may order the insurer to pay your reasonable attorney fees. Ask an Idaho attorney whether this applies to you.
- [ ] If you disagree only about the dollar amount, check whether your policy has an "appraisal" clause.
- [ ] Contact the Idaho Department of Insurance, Consumer Affairs. Help is free.
  - Phone: 208-334-4250, or 800-721-3272 (toll-free in Idaho)
  - Online: file a complaint or send a question at doi.idaho.gov

Claim log

Date	Who I talked to	What was said	Next step

This checklist is general information, not legal advice. Every policy is different, so read yours and ask your insurer or a licensed professional about your situation. We are not affiliated with any insurance company or government agency. Last reviewed: November 2026. Prepared by Boise Water Damage Help (boisewaterdamageline.com).