

The Only Three Documents You Need to Get Paid: Contract, Invoice, and Photos

When you're dealing with property damage from water, fire, or mold, getting through the insurance claims process quickly is a priority. But unfortunately, many insurance companies create unnecessary roadblocks.

One of their most common tactics? Asking for excessive documentation that isn't actually required for payment.

Here's what you really need to know: **Only three key documents are necessary for your insurance carrier to process and pay your restoration claim.**

Let's walk through each one.

1. The Signed Contract

What It Is

This is the official agreement between you (the policyholder) and your restoration company.

Why It Matters

- It proves you hired a licensed professional to perform the work.
- It outlines the scope of work, pricing, and the responsibilities of each party.
- It shows that you've incurred real costs for the services needed to return your property to pre-loss condition.

The Key Point

Insurance companies are obligated to reimburse actual incurred costs — not estimates for future work. A signed contract is legal evidence of your incurred expenses.

2. The Final Invoice

What It Is

A detailed billing statement that lists the work completed and the final charges.

Why It Matters

- It clearly shows the amount your insurance provider is responsible for.

- It reflects the agreed-upon rates between you and your contractor — not a figure made up by the insurance company.
- It fulfills the policy’s requirement to document the value of the claim.

Important Note

The invoice is based on the real work performed, not a future estimate created by an insurance adjuster or auditor.

3. The Supporting Photos

What They Are

Photos that show the damage before, during, and after the restoration process.

Why They Matter

- They provide clear evidence that damage occurred and that restoration was necessary.
- They show the work performed to stabilize the property and prevent additional damage.
- They serve as visual proof that the job was completed properly.

Photos offer irrefutable documentation that the loss was legitimate and the restoration work was justified.

What Insurance Companies May Ask For (But Don’t Really Need)

Some carriers try to delay payment by requesting extra documentation such as:

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

None of these are required under standard insurance policies to issue payment. These requests often serve as stalling tactics designed to frustrate claimants or pressure them into accepting a lower settlement.

How Restoration Doctor Keeps It Simple

At Restoration Doctor, we stay focused on what truly matters:

Contract + Invoice + Photos = Payment Owed

We're here to help you by:

- Supplying complete and organized documentation
- Educating you on your rights as a policyholder
- Pushing back against excessive or irrelevant document requests
- Supporting you in filing complaints with state insurance regulators, if necessary

Bottom Line

Don't let yourself get overwhelmed by paperwork or intimidated by insurance company tactics. You are not required to jump through endless hoops to get the reimbursement you're owed.

Stick to the facts. Stick to your contract. And stay firm.

You're entitled to fair treatment — and you've got the documentation to prove it.