

Xactimate Photo Report Guidelines

Please remember:

1. Take adequate photos for **all** clients.
2. Label photos with enough detail so the person reviewing them knows what you are saying.
3. DO NOT copy and paste “roof” in several pictures
4. Photos should start out with an overview of the loss, then progressively zoom-in to show the details of the damages.
5. Every photo should have a purpose and provide in depth information regarding the claim.

Example of Photos needed:

1. **Risk photo** - this shows the front of the building, from the street. Make sure to include corner to corner. If trees are covering the front, an additional photo(s) should be taken from behind the trees.
2. **Address verification** –the numbers on the building or mailbox. If no address verification is visible, note it in the Risk photo description. For commercial properties, the signage may be used, if numeric numbers are not available.
3. **Interior photos** (if applicable) - Overview(s) of room. If applicable show a photo of the baseboard height. Close-up of any interior damage.
 - a. If flooring is cupping/warping of laminate/wood flooring, use a straight edge to show this in the photo.
4. **Elevations** - Overview of each elevation.
 - a. Photos of screens, gutters/downspouts, siding, etc.
 - b. Photo of a tape measure for the gutter/DS size if damaged.
 - c. Photos of collateral damage
 - d. You **must** photograph all 4 elevations
 - e. Document damages and/or the lack of damages to support the client's coverage decision.
5. **Roof photos** (if applicable) –
 - a. Roof layers, felt, and drip edge - Note in the photo description # of layers, if felt, drip edge, or ice and water shield is present. Gutter screens. etc.
 - i. **Shingle gauge** – Shingle gauge photo(s) are mandatory. If you don't have shingle gauge, you can be purchased them from www.haageducation.com/books-tools/
 - ii. Pitch Gauge – Photo(s) of it are mandatory.
 1. Make sure sun isn't canceling out photo.
 2. Slopes with different pitches must each have a photo.
 - iii. Sheet Metal Gauge – Gauge photo(s) are mandatory.

- b. Full roof overview (if possible). Label with detail. For examples: Overview of the main roof or left extended dormer. Overview of main roof facing the front/right slope(s).
 - c. Slopes should be documented individually for Front, Right, Rear, and Left.
 - i. Do not label them North, East, West or South
 - d. Overview of test square/wind damage – Label the photo as “Overview of front slope – 10 hits in test square”
 - e. Non-weather related damage needs to be document
 - f. Several photos close enough to show no damage but wide enough that it shows a sufficient sampling size of the area.
 - g. Test square ledger photos should include the slope direction, # of hail damaged shingles in the test square, and # of wind damaged shingles on that slope.
Example: F = 10H - 3W. (front slope test square- with 10 hail hits and 3 wind damaged)
6. **Other structures and Outbuilding(s)** - The process is the same for each additional building.
- a. Risk
 - b. Roof overview – Layers - Pitch gauge - Shingle gauge.
 - c. Slope overviews - Test square overview – Damages - Other issues.
 - d. Elevations overviews and close up of damages.
7. **Fences** - Overview
- a. Close-up of damages.
8. **Contents** – For contents take an overview of the room where the contents.
- a. Label as “Overview of contents in the XYZ room.
 - b. Take close-up photos of the damaged contents in that room.
 - c. Next room repeat
9. **Tree debris** – Overview of the debris on the structure or contents
- a. Close-up of damaged to structure or contents.
 - b. Photo of the largest section with a tape if possible.