

# Restoration Insurance & Adjuster Handoff Playbook

A handoff playbook for restoration teams that need cleaner adjuster-ready notes, calmer insured communication, and fewer stalls between first notice of loss and approved mitigation.

Restoration owners, project managers, intake teams, and office coordinators

## GUIDE

A handoff playbook for restoration teams that need cleaner adjuster-ready notes, calmer insured communication, and fewer stalls between first notice of loss and approved mitigation.

## WHAT THIS ASSET COVERS

- A documentation sequence for source of loss, mitigation status, and access context before the adjuster conversation
- A homeowner-facing update framework for what happens next, what the team needs, and what should not be overpromised
- A handoff checklist for project managers, estimators, and carrier-facing notes so the file feels controlled from the start

## USE THIS WHEN

1. Water, fire, or mold jobs stall between intake and approved work
2. Adjuster-facing notes vary too much by coordinator or PM
3. Homeowners need more confidence during the approval window

## WORKING ASSET

## WHY THIS EXISTS

Restoration jobs often stall after the first urgent conversation, not because the damage is unclear, but because the handoff between homeowner, office, adjuster, and field team is loose. This playbook gives the business a steadier operating layer between first notice of loss and approved mitigation.

## CORE HANDOFF SEQUENCE

1. capture loss facts clearly on the first call
2. separate confirmed facts from homeowner assumptions
3. document access, occupancy, and mitigation urgency
4. prepare the adjuster-facing summary before the next callback
5. confirm homeowner next steps in plain language
6. hand the file to PM or estimator with a clean note set

## WHAT THE OFFICE SHOULD CAPTURE

- source of loss and when it was first noticed
- active water, smoke, odor, or contamination status
- occupants, pets, hazards, and access constraints
- whether utilities were shut off or mitigation has started
- insurance carrier, claim status, adjuster details if known
- any photos, videos, or third-party reports already available

## WHAT THE HOMEOWNER NEEDS TO HEAR

- what the team can do immediately
- what still depends on inspection, carrier contact, or authorization
- what they should do before arrival and what they should avoid doing
- when the next update will happen and who is responsible for it

## ADJUSTER-READY SUMMARY

A strong adjuster-ready handoff should make it easy to understand:

- what happened
- why time matters
- what the current site condition is
- what access or safety issues exist
- what the restoration team is recommending next

## FAILURE MODES TO AVOID

- overpromising approval timing
- mixing emotional reassurance with unclear process steps
- handing the crew vague notes like “customer had a flood”

- forcing the homeowner to repeat the same facts to every new contact

## WEEKLY QA REVIEW

- sample 5 first-notice files
- check whether the homeowner update was documented
- check whether the carrier/adjuster summary was usable
- check whether the PM handoff required a second clarification call
- rewrite any recurring weak phrases in the script or note template

## OPERATING NOTE

Better restoration trust does not come from sounding dramatic. It comes from sounding controlled while the job is still emotionally intense.

## DEPLOYMENT NOTES

### HOW STRONG TEAMS ACTUALLY USE THIS ASSET

- Assign one accountable owner instead of letting "Restoration Insurance & Adjuster Handoff Playbook" become shared but unmanaged work.
- Use it with restoration owners, project managers, intake teams, and office coordinators in a weekly rhythm so the asset drives decisions rather than sitting in a folder.
- Decide in advance what counts as green, watch, and red performance so the team knows when to escalate.
- Capture learnings directly in the document every week so the asset becomes smarter over time instead of resetting to zero.

## BEST DEPLOYMENT SEQUENCE

- Water, fire, or mold jobs stall between intake and approved work
- Adjuster-facing notes vary too much by coordinator or PM
- Homeowners need more confidence during the approval window

## WHAT SEPARATES A SERIOUS VERSION FROM A BASIC TEMPLATE

- Clear ownership for every step, not generic advice without accountability.
- Targets, thresholds, or decision rules that tell the team what good looks like.
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Specific working components: A documentation sequence for source of loss, mitigation status, and access context before the adjuster conversation, A homeowner-facing update framework for what happens next, what the team needs, and what should not be overpromised, A handoff checklist for project managers, estimators, and carrier-facing notes so the file feels controlled from the start.

- A built-in review cadence so the document becomes part of operations rather than a one-time download.