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.

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**Qualities of a quality photo:**

- Having good lighting when possible
- No motion blur
- High resolution

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**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.
**Photo Transferring or Reporting Practices**

Minimum Reporting Mechanism: Many software solutions incorporate the following steps. If not using a software solution for capturing, storing, or transferring photos, the following manual process may be used.

Conveyance of Manual Photo Steps with Labeling and Timestamping:

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step 1</strong></td>
<td>Use a phone or a camera to take the photos as described on Page 1 under “Recommended order of photo acquisition.”</td>
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</tbody>
</table>
| **Step 2** | **Transfer Pics to the Computer**  
Transfer all pictures to computer and store in a single folder for that project’s pictures.  
Separate before, during, and after photos. Storage of photo until company policy, warranty, or state jurisdiction requirements are met. |
| **Step 3** | **Re-Name the Photo Files**  
Change file name of photo to match description, i.e. from “995.jpg to “Bedroom 1”. Though optional, this is highly recommended and a good practice to organize for long-term memory. |
| **Step 4** | **Photo Sheet Template**  
Open Microsoft Word (or equivalent program) and either insert a table, smart art or open a pre-saved template with the empty spaces for each photo and label  
**Refer to Template Example** - to be posted as separate doc alongside. |
| **Step 5** | **Place Photos onto Photo Sheet**  
Simply drag and drop each picture file from the folder they are stored in to each empty square in the word document to automatically fill that square with the image.  
**Best done with both windows open at once side by side.** |
| **Step 6** | **Labeling Photos and Types of Labels in Report**  
Type in a label next to each image as you insert it in the empty square for labels next to each larger square for the pictures.  
**Make sure that the photo description matches the work diagram or schematic, i.e. “Bedroom 2” and “Suzy’s Room” should match as one label.** |
| **Step 7** | **Description of Photos**  
Make sure any image that is showing a repair is labeled for that repair, and if there are multiple repairs in each photo describe each repair shown in the photo.  
**i.e. Three of the same picture of a kitchen sink area: 1, Cabinet door repair 2, New faucet 3, New p trap.** |
| **Step 8** | **Save Photo Sheet and Submit**  
Once you have all photos in the word document you will click "save as .pdf” and it will convert to a pdf document. Understand your customer's capabilities for upload sizes, and adjust accordingly. |