

Commercial Claims Houston: Evidence Relay Guide

A practical, source-traceable workflow for organizing property damage, operational disruption, and recovery records.

1. Stabilize and preserve the scene

Evidence action	Why it matters
Protect people first and take reasonable steps to prevent additional damage when safe.	Preserves chronology, ownership, and review context.
Create wide, medium, and close photographs before cleanup changes the scene.	Preserves chronology, ownership, and review context.
Log the first notice, mitigation decision, vendor arrival, and each request for information.	Preserves chronology, ownership, and review context.

2. Map the policy before assuming coverage

Evidence action	Why it matters
Read the declarations, locations, forms, endorsements, valuation language, deductibles, and exclusions.	Preserves chronology, ownership, and review context.
Texas commercial property policies are not standardized. Flood and coastal wind may require separate coverage.	Preserves chronology, ownership, and review context.
Keep open coverage questions labeled as questions until qualified review is complete.	Preserves chronology, ownership, and review context.

3. Join property and interruption evidence

Evidence action	Why it matters
Property evidence: inventory, ownership, serial numbers, estimates, repair scopes, and maintenance records.	Preserves chronology, ownership, and review context.
Operational evidence: closures, reduced capacity, canceled orders, workarounds, substitute space, and labor changes.	Preserves chronology, ownership, and review context.
Financial evidence: source-system exports, invoices, payroll, sales history, and assumptions documented beside each projection.	Preserves chronology, ownership, and review context.

4. Use one accountable handoff

1. Assign one named custodian to every requested record.
2. Record the source system, collection time, file version, and reviewer.
3. Index each submission so a claimed amount can be traced back to a worksheet and original record.

Related Houston resource: <https://www.jansenai.com/contact/office-locations/houston-texas/>

Prepared September 10, 2026. This guide is organizational information, not legal, coverage, or claim-value advice.