



# Subrogation Checklist

## Insurance Recovery Documentation Guide

We have prepared a series of questions necessary to document depending on the circumstances and items involved in a loss. Successful subrogation depends on proving that your loss, whether physical or financial or a combination of both, was caused by a negligent party, defect or other form of liability.

Key to successful subrogation recovery is documenting the facts and details of the incident which we take into consideration when determining the relevant viability of your claim. Our comprehensive checklists will help identify the investigative information shaping water loss, fire loss, workmanship issue and product defects.

This outlines the steps and procedures necessary to capture the information for your subrogation case.

1

### Document Key Information

Document the Adjuster, Claim Number, Contact Information for Insured(s), Correct Legal Name of Insured(s), Expert(s), Full Legal Name of Writing Company, Initial Estimate of Loss, Loss Date, Loss Location, Policy Number, and potential Third Parties. Identify all parties of interest, create notice letters with loss location, loss date, dates to examine scene/evidence and proof of service. If necessary, we will develop protocols for site access, investigation, and evidence removal/preservation. It is important to document the loss with photos or video and obtain witness statements, obtain leases, condo bylaws and insurance certificates.

2

### Claim Assignment to ARG

Once you assign the claim to ARG, we will acknowledge receipt and advise all targets that we have been assigned to represent your subrogation interest. If necessary, we will request that any defective parts be held securely and that no destructive testing be performed without our presence.

3

### Expert Engagement

While investigating the claim, it may be necessary to engage an Expert. If one is needed, we can provide guidance. No Experts will be engaged unless authorized by you and you are provided an initial budget. Experts are engaged only if deemed necessary and are usually involved in product defect losses, fire investigations or plumbing losses.

**Note:** Although ARG works strictly on a contingent fee basis, Expert fees are the direct responsibility of the Client.



## WATER LOSS CASES — Checklist of Questions / Answers

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- Is there a product involved
- Type of product
- Brand Name, Manufacturer / Model / Serial Number
- Purchase Date / Installation Date
- Installer and Contract
- Warranty
- Repair History / Maintenance Records
- Instruction manuals
- Alterations to the product
- Maintenance contracts / Repairs Issues — Who did the work / Outside Vendor
- What prompted need for the work
- Source of the water
- Steps taken to mitigate water
- Photos / Video
- Witness statements
- Security guard logs
- Leases / by-laws



## FIRE LOSS CASES — Checklist of Questions / Answers

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- Is there a product involved
- Type of product
- Brand Name / Model / Serial Number
- Manufacturer / Seller
- Purchase Date / Installation Date
- Purchased new or purchased or reconditioned
- Was product being used properly for its intended purpose
- Prior problems with the product
- Prior repairs to the product
- Maintenance history and by whom
- Have warranty, instruction manuals
- Fire Department report
- Witness statements
- Photos pre and post loss
- Evidence preserved and by whom
- Fire Cause and Spread
- Number of sprinkler heads involved
- Who else was present during loss
- Where was the fire first observed
- What alerted you to the fire
- First to see smoke or fire / names / titles / contact info
- Size of the fire when first observed
- Dimensions of fire when first seen
- What burned in the beginning
- Lighting conditions



## FIRE LOSS CASES — Continued

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- Did electricity go out
- Vision blocked or obstructed
- Any defects in sprinkler systems (failure to activate, poor water pressure, locked valves)
- Did smoke or heat detectors work
- Was there security guard protection
- Other security issues
- Did fire doors operate
- Were there fire walls and/or fire-rated walls
- Commercial cooking or painting (Ansul systems)
- Maintenance history of cook vent cleaning

### Ready to discuss your claim?

Contact ARG for a free, no-obligation consultation.

[Info@assetrecoveriesgroup.com](mailto:Info@assetrecoveriesgroup.com)

+1 (973) 417-0190