Vehicle Photo Documentation Guidelines

Photo Documentation

- Four overall photos, one from each corner, to provide a broad view of damage with a legible license plate
- Primary point of impact photo taken from the direction of impact and labeled "PPOI"
- Photos of damage to support the repair estimate
- Tow bill (including advance charges invoice) when available
- · Parts removed from the vehicle if partially disassembled
- Photos of prior damage if present
- Additional photos requested by a claim handler

Photos on Supplemental Inspections

- Overall photo showing current repair status **
- Detailed images to support supplemental items
- Photos as requested by handler relevant to an individual claim

** May be captured in a single photo or additional photos can be taken to capture this element. "S1 repair status V02" and "S1 lt h/lmp damage V02"



Vehicle Photo Documentation Guidelines Virtual Photo Documentation – Hail

- One or two photo(s) attempting to depict the extent or severity of the damages (i.e., Hail average dent size and/or multiple dents in a small area)
- Photo(s) of major panels requiring replacement if not visible in overview images (ex: hood, roof, or decklid)
- Photo(s) of panels requiring conventional repair if not visible in overview images (ex: delaminated or cracked paint)
- Photo of the VIN plate on the dash or VIN decal
- · Photos of related prior damage if present





Recreational Vehicle Photo Documentation

- Four overall photos, one from each corner, to provide a broad view of damage with a legible license plate
- Photos of damage to support the repair estimate
- Photos of prior damage if present
- Photo of the VIN plate
- Photo of the model number when available
- Tow bill (including advance charges invoice) when available
- · Parts removed from the vehicle if partially disassembled
- Additional photos requested by a claim handler



Vehicle Photo Documentation Guidelines

Photo Labeling Abbreviations

RF – Right Front	UPD – Unrelated prior damage
LF – Left Front	RPD – Related prior damage
RR – Right Rear	PPOI – Primary Point of impact
LR – Left Rear	INT - Interior
RS – Right Side	Tow Bill (include claimant vehicle identifier
LS – Left Side	such as V02)
LT – Left	
RT – Right	

Photo Labeling Format

Vehicle Number:

- Vehicles require a 3-character identifier (i.e. V01, V02, V03, V04, etc.)
- Vehicle identifier also applies to tow bills, invoices, etc. (V02 Tow Bill)

Supplement Number:

- Original estimates require no version label.
- Supplement versions use a 2character identifier (i.e. S1, S2, S3, etc.)

Example: a photo label of a damaged left headlamp on vehicle 03 found during supplement 1 would be: S1 Lt Headlamp V03

Vehicle Photo Documentation Guidelines

Additional Photos for Total Loss Vehicles

In addition to the standard photo documentation, total loss vehicles should include the following:

- Driver's side view, center console, and passenger side view of dash to support vehicle option identification.
- Condition photos of exterior and interior.
- Photo of registration sticker / License Plate to support unused registration fees.
- Photo of the VIN plate on the dash or VIN decal
- Photo of the odometer. If odometer is not visible, other evidence of mileage such as an oil change sticker or mileage noted on vehicle by salvage vendor.
- · Aftermarket equipment.
- Evidence of missing equipment.

