

CLAIMS PHOTOS WITH A TIME **YOU CAN CHECK**

Send the policyholder a link with your own checklist. They photograph the damage before the clean-up, the file comes back sealed, and your adjusters and your claims system check it without taking anyone's word for it.

WHAT IT COSTS YOU TODAY

A CLAIM THAT TURNS ON A DATE NOBODY CAN CHECK

WHEN DID IT HAPPEN?

Whether the damage came from the storm or was there before, argued from photos nobody can date.

PHOTOS IN AN INBOX

Pictures arrive by email and chat, without the serial numbers or the cause, and someone at your end types them into the claim.

A VISIT FOR EVERY CLAIM

An adjuster drives out for damage the policyholder could have photographed that afternoon, with the right checklist.

THREE WAYS A FILE REACHES THE CLAIM

Whoever holds the phone, the file carries the same device signature, the same seal and the same registry entry.



Your customer, through a link

THE POLICYHOLDER PHOTOGRAPHS

You prepare a request with your checklist and a deadline. The policyholder completes it in the app, without an account, and the photos come back to the claim.



Your own people

YOUR ADJUSTERS ON SITE

With the Damage assessment template or your own, on iPhone or Android, with a timestamp from an independent service.



A contractor you appoint

THE REPAIRER YOU APPOINT

Before and after the repair, with the Repair check template, delivered to the same claim.

WHAT GETS PHOTOGRAPHED

THE DAMAGE, THE CAUSE, THE DETAILS

The Damage assessment template asks for an overview, the damage in detail and the context, with room for serial numbers and the cause. In the dashboard you set up your

own checklist per claim type, with your own fields.

A required step has to be there before the file closes, so a missing close-up shows up while the policyholder is still in the room. In your own checklist you can make the serial number required too.

Overview

at least 1

☐ The room or the building, from a distance

Damage in detail

at least 2

☐ Each damaged part close up

☐ Water stains, cracks, marks

Context

at least 1

☐ The street or the building after the event

Serial number or label

optional

☐ Type plates of damaged appliances

Cause

optional

☐ The burst pipe, the broken window, the fallen tree

AT YOUR END

REQUESTS, DELIVERIES AND YOUR OWN FILES IN ONE PLACE

Requests to policyholders and the files of your adjusters meet in one dashboard, and through webhooks and the API they arrive where the claim already is.



REQUESTS PER CLAIM
A link or a QR code with your checklist and a deadline. The delivery lands on the request.



INTO YOUR CLAIMS SYSTEM
A webhook fires when the photos are in, and the API hands over the file with its seal.



ADJUSTERS AND DEVICES

Who is on the team, in which role, on which registered phone.



A QUALIFIED TIMESTAMP PER PHOTO

For claims where the time of each photo matters, not only that of the file. Included with Enterprise, by agreement; in preparation for Business.

WHAT YOU RECEIVE

WHAT REACHES YOU THROUGH YOUR LINK OR THE API

For whoever wants to check, after a first conversation, exactly what is delivered. This comes with every file, also when the policyholder sends it through your link.

A QUALIFIED TIMESTAMP

When the file closes, a timestamp service on the EU trusted list stamps the whole file. Under eIDAS Article 41 the time and the integrity of the data are then presumed to be accurate. A stamp per photo is in preparation for Business and included with Enterprise, after consultation.

PROVENANCE IN EVERY PHOTO

Every photo carries C2PA provenance data, the Content Credentials, signed: which app made it and on which device, with a key that Apple or Google confirms.

AN ENTRY IN THE PUBLIC LOG

Each file puts a 108-byte fingerprint into a public log that is timestamped every hour. The check page asks our registry whether it knows the file.

THE FULL ARCHIVE

Every photo at full resolution, with dossier.json, the file the check page reads. Through the API your claims system fetches it, with a webhook as soon as the request is complete; with Enterprise the archive is delivered to you.

WHAT THE PERSON RECORDING CAN ALSO SEND

These two are made by whoever has the file in the app, and sent along when needed. They do not come with every file by themselves.

THE PDF REPORT

The photos and the details of the file, with the file number and a QR code to the check page, to keep or to forward.

THE EVIDENCE EXTRACT

One or two photos at full resolution, with the hashes that show they fall under the seal of the file. The extract states which capture it is, so nobody leaves part of the file out unnoticed.

BEFORE YOU RELY ON IT

WHAT A FILE ESTABLISHES, AND WHAT IT LEAVES TO YOU

THE FILE ESTABLISHES

- That these photos existed in this form at the time of the timestamp
- That they were taken with the EverStamp app, on the device named in the file
- That anything added, removed or changed since then shows up

IT LEAVES TO YOU

- Whether the damage is covered by the policy
- What caused it
- How bad the damage is: no damage assessment, no fraud score, no AI looking at the image
- That the policyholder photographed everything: the checklist shows the gaps but does not fill them

WHAT BUSINESSES ASK

Does the policyholder need an account?

No. They open your link, see who is asking and why, and take the photos in the EverStamp app, which they install first if they do not have it yet.

Can the files go into our claims system?

Yes. A webhook tells your system when a request is complete, and the API delivers the file with its seal and registry entry. On Enterprise the archive is delivered to you.

Who can open the delivered photos?

Owners and administrators, and an API key of your organisation; field workers and readers cannot. Every opening through the dashboard or the API is written to your audit log, with who and when. Technically EverStamp can open them too, because we manage the key; we do that only at your organisation's written request, or when a court or authority orders or demands it under the law.

Does EverStamp assess the damage or the likelihood of fraud?

No. No damage assessment, no fraud score, no AI looking at the image. We record when the photos were captured, on which device, and that nothing changed afterwards. What that means for the claim stays with your claims handler.

Does this keep images from a generator out of the claim?



It shows where an image comes from: a file states that the photos were taken with our app on the device named in it, and the verification page confirms that against our registry. A photo of a screen is still a photo, so it does not rule anything out; your claims handler does see the difference between a file from the app and a loose image from a mailbox.

What does the policyholder pay?



Nothing. Whoever takes the photos at your request pays nothing and takes out no subscription. You pay per file that comes in; sending a request costs nothing.

What evidential weight does a file carry?



The timestamp is qualified under the EU eIDAS regulation. In the EU, Article 41 presumes that the date and time are accurate and that the photos have not changed since; in the United Kingdom the same rule applies through assimilated law. What the photos show, and what that means for the claim, is for your claims handler to weigh, and for the court in a dispute. EverStamp does not assess damage or score fraud.

What do procurement and legal need?



Annex 1 of the terms points to the data processing agreement, which is in the dashboard and applies once you accept the terms; on Enterprise we sign it with annex B filled in, with DPIA material and a named contact. The data is stored in the EU, and how security is set up is at everstamp.app/security.

What does it cost?



The price is on request, set by the number of claims and by how the files reach you: in the dashboard, through the API or delivered into your own system. Whoever has files delivered pays; whoever checks them never does. You pay for the files you have delivered, and checking through the link, the QR code on the report or the verification page is always free, without an account.

START WITH ONE CLAIM TYPE, AND MEASURE IT

Pick one claim type, water damage or glass for instance, and run the requests alongside for three months. Measure what a claim costs in lead time and site visits, before and after. If you want to see it first, ask for a conversation; we bring the data processing agreement and the security page.