

## After the Fire: A Recovery Guide

### *Insurance Tips*

If you have insurance, chances are you've made a claim already. If you haven't made a claim, that's your first step towards recovery.

You will likely be working with a catastrophic claim adjuster who has come into the community specifically to work on wildland fire claims. Recognize (1) the adjuster works for the insurance company and you work for you, so don't get that confused. Also (2) your insurance policy is a contract for benefits. It pays to read it. If you lost your copy in the fire, get another from your agent or broker.

The two benefits in most every policy you will use right away are additional living expense (ALE) and debris removal.

Additional living expense coverage provides benefits for those extra living expenses caused by your fire loss. You are generally entitled to like kind and quality housing, plus meal reimbursement when you are forced to eat out. Keep receipts.

The trick with debris removal is to make sure whoever you hire is qualified to comply with environmental regulations for disposing of hazardous material. For example, some of the older mobile homes that burned may have asbestos and the homeowner is ultimately responsible for making sure that is handled correctly. (Also, see the article on the Sonoma/CalOES program here in this resource.)

Which leads to another important topic, namely, taking care in who you hire to do your restoration work.

Catastrophic events like a wildland fire will attract all sorts, including folks who intend to take advantage. Get references and ask questions. Check licenses on the State Contractors Board website.

Ten tips on handling your insurance claim:

1. Report your loss as soon as possible.
2. Document your loss as much as you can in writing.
3. Keep an insurance diary.
4. Take photographs of your loss when possible.
5. Be truthful and accurate about your loss.
6. Be polite but firm with claims personnel.

DON'T

7. Do not misstate facts.

8. Do not intentionally overstate the value of your loss.
9. Do not engage in any act that might be considered fraudulent.
10. Do not be intimidated into settling your claim for less than its reasonable value.