

# Insurance Claims Tips

Those affected by the North Bay and Wine Country Fires should contact their insurance companies, including their homeowners', renters', business and automobile insurers, and open a claim to seek payment. We can assist and provide guidance in this regard. Here are some tips to help you:

## General Claims Information

- Ask for a complete copy of your insurance policy, including all declarations pages and endorsements. Sometimes additional coverage is listed in different portions of your policy, so it is important to review the entire policy.
- Communicate with your insurer in writing (email or letter) so that you have a record. Your insurer must respond within 15 days to your communication when it can reasonably be interpreted as expecting a reply.
- Your insurer must keep its file in a condition that permits the California State Insurance Commissioner to review it and reconstruct their interaction with you. Your written communications will be part of this file.
- Make a claim under any and all insurance policies that you have. These may include homeowners', renters', business, and automobile insurance policies. This may include other properties or other businesses you own. Minors living apart from their parents may still be covered by their parents' insurance policies.
- Include your local insurance representative in the claims process if possible. He or she will have a better understanding of your needs than an unknown insurance representative and may help advocate for you.

## Additional Living Expenses Coverage

- Seek cash assistance for immediate needs like food, clothing, and shelter. This coverage is typically limited by a dollar amount or time period. Keep all receipts that show your evacuation and additional living expenses to back up that claim.
- Consider opening a credit card or account used exclusively for these expenses so they are easily tracked and submitted.
- Additional Living Expenses coverage is extended to 24 months minimum in a disaster. However, the dollar limit available under your policy may not change.
- Additional Living Expenses may also include:
  - Increased mileage from temporary housing and moving costs from temporary housing into rebuilt homes
  - New insurance policies for temporary rental housing or belongings
  - Credit check fees charged by rental management companies
  - Photocopies and mailing expenses related to insurance claims
  - Cell phone/data overtime charges and new accounts and set-up fees for computers and utilities
  - Co-pays for replacement medications
  - Pet boarding costs



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## Homeowners' Coverage

- Most homeowners' policies include coverage for not only your home and its contents, but also for landscaping, fences, and other structures such as detached garages and sheds. Your homeowners' policy also likely covers smoke and water damage.
- Your insurer will ask you to provide an "inventory," or a list of personal belongings destroyed by the fire. This is a very important list, so take your time and make sure to include everything. Tips for compiling the best inventory include:
  - Visualize the property that was in each room and check with family and friends about their recollections.
  - Check your email folders and online purchases like Amazon, which may show items you owned, brand, and purchase price and date.
  - Ask family and friends for photos of events at your home that will show the items in your house.
  - Do not omit any items, even if you exceed your policy limit. Your insurer may depreciate items, lowering their value.
  - If your insurer prepares a rebuild estimate, request the name and contact information of at least one local contractor who will perform the rebuild work at the rate estimated.
- If you rebuild your home, you may be eligible for additional coverage that may be as much as 150% of your policy limit.
- However, homeowners' insurance typically covers the costs of rebuilding an equivalent home—not the value of your home prior to the fires. This is generally a lower payout than the value of your home.
- You have the right to replace a destroyed home elsewhere rather than rebuilding in the same location.
- Your home's foundation is likely not covered by your homeowners' policy.

## Business Coverage

- Business insurance will likely cover:
  - Damaged or destroyed land, trees, and vegetation, including vines and other crops
  - Damaged or destroyed property and outbuildings
  - Injured or deceased livestock
  - Revenue losses from lost business or an inability to conduct business

**DON'T FORGET: Your insurance company is required to act in your best interests and must fairly investigate your claim and fairly value any damaged property. Managers have leeway to extend the parameters of your coverage. If you are receiving an illogical or unfair answer from a claims representative, appeal up the chain.**



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