

NORTHERN CALIFORNIA FIRES

INSURANCE CLAIM TIPS

Victims of the fires in Napa County, Sonoma County, Mendocino County and Yuba County should immediately contact their insurance companies and open a claim for payment and reimbursement. This is often a simple process made complicated by insurance companies. We can assist and provide guidance in this regard. Here are some tips to help you:

- Pursuant to your insurance policies, your insurance company is required to act in your best interest and must fairly investigate your claim and reasonably value your property that was damaged.
- Your homeowner's policy likely includes coverage for your home, other structures (i.e., detached garage), personal contents, and additional living expenses incurred. You should also find out if your insurer has a catastrophic loss office or station where you can ask questions and make coverage requests in person.
- Seek an advance on your additional living expenses from your insurer. This form of payment under your policy is for immediate necessities like clothing, meals, gas and shelter while you are displaced. Additional living expense coverage is usually limited in amount and/or time. Be sure to keep all receipts and records that show your evacuation and expenses to back up your claim.
- In adjusting your claim, your insurer will ask you to provide a list of personal belongings that were damaged or destroyed by the fire. This is often referred to as a personal property inventory or contents valuation. When compiling your list of belongings, go room by room in your home and imagine what was in that room. Check your email folders and online purchases (i.e., Amazon) that may show items you owned, including brand, purchase price and date. Also, you may want to ask family and friends for recent photos of events at your home that will show the items in the background. Do not stop making your inventory when you reach the coverage limit. Your insurer may apply depreciation and lower the value of your items. Be sure to list each and every item you can recall even if it exceeds the limit.
- In time, you may deal with the cost of repairing or replacing your home. Inquire of your insurer if you have additional coverage for improvements and/or building code changes in the event that you rebuild your home. This type of coverage could increase the payment to as much as 150% of the policy limit.

If you have been impacted from the fires and have questions, please contact us:

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Dedicated Email: fire@pswlaw.com

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