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## HELP – I JUST LOST MY HOME AND/OR BUSINESS DUE TO THE LOS ANGELES WILDFIRES: Steps To Help Recover Your Insurance Benefits

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After experiencing devastation from this disaster, here is a short checklist of what you should do to help you recover all the benefits available to you under your insurance policies.

**1) Locate Copies of All Your Potentially Applicable Policies or Request Copies From Your Agent or Broker.**

If your policies are not saved electronically and you lost any copies you had in the fire, contact your agent or broker and request full copies of your policy(ies). (Note: it is important to request full copies, as often times brokers provide incomplete “renewal” summaries if the policy was renewed from a previous year.) Alternatively, find any documentation you may have, such as emails or bank records, that can provide the name of your insurer and your policy number(s) so you can request copies directly from your insurer. Also, make sure not only to include your homeowners or renters insurance policies in your search, but also to locate copies of policies for your automobiles and other motor vehicles (boats, trailers, etc.), and other policies you may have for things such as art or jewelry, that were damaged or destroyed by the fire.

**2) Check Your Policy(ies) to Locate the Address, Phone Number, or Email Address to Provide Formal Notice of the Fire Loss Claim and Provide Written Notice of Your Loss to Your Insurance Company**

Check your policy to locate where formal written notice of your claim is to be sent. If you cannot locate a copy of your insurance policy or the policy does not specify, google your insurance company as their website typically includes where to submit a claim. Your insurance agent or broker also can assist you. Give notice to all potentially applicable insurance companies as soon as possible.

You will be assigned a “Claim Number” by your insurance company for your claim. Be sure to make note of this number and keep it handy, as it will be helpful in expediting access to your claim as it is adjusted.

**3) Take Photos and Record Video of the Property Damage and Prepare an Inventory of Damaged or Lost Property**

Try to locate photos and video that you may have taken of your home, business and personal property prior to the wildfires (don’t forget to ask family and friends if they have any photos or videos that depict your personal property). From your photos and videos (or from memory if you have no photos or videos), make an inventory list room-by-room of the damaged or destroyed property.



#### **4) Keep Receipts for All Expenses, Including Expenses to Protect or Repair Your Property and for Additional Living Expenses**

Make sure you should save all receipts, estimates, and related documents for all expenses incurred to protect or repair your property and for any additional living expenses. Many homeowners and renters insurance policies provide coverage for “additional living expenses” (“ALE”), which typically means any necessary increase in living expenses incurred by the insured so the household can maintain its normal standard of living. While the ALE coverage may have a financial and temporal limits, it is an important benefit when you are dislocated from your home.

Even if you do not suffer any property damage, your insurance policy may cover expenses stemming from the loss of use of your residence, such as hotel expenses, due to an order by a civil authority to evacuate the area. Receipts for these charges should be saved.

#### **5) Provide Your Insurance Company with a List of All Expenses and Determine If Advance Approval Is Required Before Incurring Expenses**

Make sure you send your insurer a list of all of expenses on a regular basis. Review your insurance policy, if possible, or consult with your adjuster to determine if advance approval is required before incurring expenses.

#### **6) Review Your Policy to Determine If There Are Any Procedural Requirements or Deadlines and Make Sure to Comply with These Requirements and Deadlines, to the extent possible**

Your insurance policy may have certain requirements and deadlines with which you should comply to obtain payments. This will avoid issues down the road if you ever need to sue your insurance company for refusing to pay your claim.

#### **7) Submit Proofs of Loss and Other Documents Required by the Policy to Obtain Coverage**

Most property insurance policies require that an insured provide a “proof of loss, signed and sworn to by the insured,” including statements of the time and cause of the loss; the interest of the insured and others in the property; the actual cash value of the property damaged or lost; all encumbrances on the property; and other information. These proofs of loss usually must be submitted within a relatively short time—often within 60 days after the loss “incepts” or within 30 or 60 days after the insurance company requests a proof of loss. Extensions are commonly granted, but failure to obtain an extension in writing or to timely submit proofs of loss can result in a loss of coverage.

#### **8) Request an “Advance” from Your Insurance Company to Help Pay Expenses as They Are Incurred, if Necessary**

You may be entitled to receive partial or advance payments from your insurance company. Request those from your insurance company as needed.



### **9) Keep Notes and/or Copies of Communications with Your Insurance Company, Agent, or Broker and Stay Abreast of Your Claim with Regular Follow Ups with Your Insurer**

Keep notes of communications with your insurance company, agent, or broker, including the dates and times of conversations, the people involved, and what was discussed. Insurance companies are required to acknowledge receipt of claims, communicate their decisions on claims, and pay claims in a timely manner. If you do not hear from your insurance company soon after you provide notice, contact the company to follow up.

### **10) Seek Legal Advice As Appropriate**

You may need to seek legal advice, because there are a number of issues that can significantly affect the existence or amount of recovery under a policy. An attorney may be needed to analyze how the resolution of various issues will impact your insurance recovery, and to help you describe your claim in a way that will maximize your protection under your insurance policies.

If you have any questions regarding your insurance policies or any potential insurance claims associated with the wildfires, do not hesitate to reach out to [Buchalter's Insurance Law Practice Group](#). With over 30 years of experience representing policyholders, our dedicated team offers unparalleled expertise in insurance coverage, from policy formation and negotiation to navigating complex litigation. We are here to help.