

# Tips for Navigating Insurance Claims

Those affected by the LA Fires should **contact their insurance companies**, including their homeowners', renters', business and automobile insurers, and **open a claim to seek payment**, as soon as they can. **Here are some tips to help you:**

## Beginning Your Insurance Claim

- **Call your insurance company directly** and open a claim. The insurance companies usually assign claims to claims reps on a **first come first serve basis, so it is important to contact them as soon as you can.**
- **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.**
- Ask your insurance claims representative **to tell you the limits of your coverage**, including the monetary cap and the time limit. With the Governor declaring a State of Emergency, **those caps may be extended.**
- **Confirm your communications 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.
- **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.** They will have a better understanding of your needs than an unknown insurance representative and may help advocate for you.
- **Try to avoid using a public adjuster** unless you are having issues with your insurance company. Public adjusters take a large fee not only on the coverage they secure but on the entire insurance payment. Disasters tend to bring out predatory public adjusters and vendors so if you do retain one, vet them carefully.

## Legal Questions? We can help.

Please give our team a call at [626-669-4886](tel:626-669-4886) or email us at [lafires@classlawgroup.com](mailto:lafires@classlawgroup.com)



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## Getting Temporary Shelter — Additional Living Expenses Coverage

- In the immediate days after evacuation, you will face **displacement expenses**. Your insurance should cover much of these expenses.
- **Seek emergency needs payments** for immediate needs like **food, clothing, and shelter**. This coverage is typically limited by a dollar amount or time period, however, with a State of Emergency declared, these limits may be extended.
- **Consider opening a credit card** or account used exclusively for these expenses so they are easily tracked and submitted.
- Coverage is **extended to 24 months minimum** in a disaster.
- 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



### DON'T FORGET:

**Your insurance company is legally required to act in your best interests** and must fairly investigate your claim and fairly value any damaged property. If you are receiving an illogical or unfair answer from a claims representative, appeal up the chain.

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## Homeowners' Coverage

- If you rebuild your home, you **may be eligible for additional coverage** that may be as much as 150% of your policy limit.
- **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.
- Most **homeowners' policies include coverage** for not only your home and its contents, but also for **landscaping, fences, sewer systems, and other structures** such as detached garages and sheds. These coverages may be separate for your Dwelling coverage. Your policy may also cover **smoke and water damage**.
- 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.
- Your insurer may 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. Also, be prepared for the fact that this task will be emotionally taxing. Tips for compiling the best inventory include:
  - Go room by room. Visualize the property that was in each room and check with family and friends about their recollections. Think about what was in the drawers and closets in each room.
  - Check your email folders and online purchases like Amazon, which may show items you owned, as well as the purchase price and date.
  - Ask family and friends for photos of events at your home that may 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.

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