

INFORMAL SUGGESTIONS FOR LA WILDFIRE VICTIMS

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First Steps in Making an Insurance Claim & Other Suggestions

1. Email and/or call your insurance company. Request: copy of all policies, name and contact of adjustor and ask for the insurance company to open a claim with a claim number.
2. You may want to open a PO box for forms. Use this address as your mailing address on forms as you fill them out and until you relocate permanently or move back into your rebuilt home.
3. Contact your utility company and freeze service, same with other services.
4. Ask your insurance claims representative for a copy of your entire policy, not just the declarations page.
5. Our firm will assist with determining what type of claims you can make, including displacement payments, as well as determine the limits of your coverage for additional living expenses (“ALE”)/loss of use, including the monetary cap, all the items that can be reimbursed under this coverage, and the time limit.
6. Important: Save your receipts associated with any living expenses.
7. If you can return to your home or business, you should undertake a video walk-through of your home, detailing every room, including closets, drapes,, and all other items.
8. If your insurer requires that you submit a personal property inventory, we can assist you in maximizing your recovery. (Insurance Code § 2061(a)(3).)

Coverage Issues

1. Coverage A is the dwelling coverage limit for your house. Most of your other coverage was determined as a percentage of Coverage A, unless you specifically requested a different limit.
2. You may have extended replacement coverage.
3. Your policy only requires the insurer to rebuild your home as it existed when it was destroyed.
4. If your policy has code upgrade/ordinance coverage, a separate amount is available to upgrade your home to comply with changed code requirements. For people with older homes, this is often a significant expense.
5. If your dwelling limit is insufficient to rebuild, we can assist with combining dwelling and other structures coverages, including building code upgrades and extended replacement cost coverages, to rebuild your home.
6. Under the policy, your insurer can stop payments for living expenses or rebuilding without receiving evidence of progress on the rebuild.
7. You do not have to rebuild. You can take the full limits of your coverage and purchase a new home elsewhere.
8. If your home survived the fire in a zone where most homes were lost, you may still need to make an insurance claim.
9. We can assist with ensuring that your insurance company complies with California laws, including advances, a list of items at issue, and required notice issues between you and the company.

For a free consultation, contact us

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Thanks to Beverly Hills Bar Association.