

# FAQS: HOW CAN REALTORS® ASSIST CLIENTS WITH INSURANCE AFTER A DISASTER?

As a REALTOR®, you're an expert problem solver, an experienced relationship builder, and a subject matter expert on the strengths and needs of your community. Your unique skill set can be of enormous value in helping past and present clients recover after a natural disaster. Below, find FAQs on assisting clients with insurance issues following disaster.

## HOW CAN I HELP CLIENTS WITH TEMPORARY HOUSING AND IMMEDIATE NEEDS FOLLOWING THE WILDFIRES?

- Help them review their homeowners' insurance and understand the full extent of their Additional Living Expenses (ALE) benefits. Forbes has written this useful [overview](#) of ALE coverage.
- Leverage your network to find available rentals for clients displaced by wildfires. Through social media, e-blasts, and phone calls to other REALTORS® and housing professionals, you may be able to match your clients with ideal temporary housing.
- Direct them to C.A.R.'s Consumer Guide on [Navigating Insurance After Disaster](#). This guide includes tips on record-keeping, working with adjusters, and advocating for their rights throughout the claims process.
- Send them relevant links from C.A.R.'s [Smart Zone Natural Disaster Resource List](#). This includes housing resources, insurance help and mutual aid networks.

## HOW CAN I HELP MY CLIENTS RECEIVE THE FULL BENEFITS THEY ARE ELIGIBLE FOR UNDER THEIR HOMEOWNERS' INSURANCE POLICIES AFTER A WILDFIRE?

- Consumer advocacy group United Policyholders has created a comprehensive Insurance and Recovery Guide that they can download [here](#).
- As their REALTOR®, you may play a critical role in helping them create the inventory of loss and damage necessary for their claim payments. Wildfire victims should examine their digital and physical records and provide their insurance company with videos, photos and written descriptions of the property, dwellings and objects impacted. United Policyholders has written a [How to Create a Home Inventory](#) article, which includes an Inventory Spreadsheet and Sample Claim and Proof of Loss Forms.
- Your clients may need additional expertise to advocate for their claim settlement. Leverage your network for referrals for attorneys, independent public adjusters, and contractors for repair and rebuilding estimates.
- Once they have a settlement offer, your clients may request your opinion as to whether it is accurate. If not, you may suggest they explore mediation with their insurance company and seek professional or legal representation as appropriate. The California Department of Insurance (CDI) has created this comprehensive [overview](#) of the process, and United Policyholders has written this [guide](#) to mediation.

## HOW CAN I EDUCATE CLIENTS ON HOW INSURANCE MIGHT IMPACT CURRENT AND FUTURE TRANSACTIONS?

- Generally, a listing agreement for a transaction in escrow destroyed by disaster may no longer be enforceable. Learn detailed information about how listings are impacted by disasters in C.A.R.'s webinar [Wildfire Legal Issues for REALTORS®](#).
- C.A.R. has created several materials to help you inform your clients of the issues their transactions may encounter related to disasters. Familiarize them with pertinent issues discussed in [C.A.R. Legal's Quick Guide to Fire Insurance](#), [C.A.R. Legal's Quick Guide to Defensible Space](#), and [Prepare for Flood, Mudslide or Other Insurance Claims Related to Wildfire](#).
- As clients begin to consider new policies or policy renewals, direct them to [C.A.R.'s Homeowners Insurance Help FAQs](#) and the [California Department of Insurance One Year Cancellation and Non-Renewal Moratorium](#).