

7 STEPS TO NAVIGATE INSURANCE ASSISTANCE FOLLOWING A DISASTER

Time is of the essence when it comes to working with your homeowners' or renters' insurance following a natural disaster. The CALIFORNIA ASSOCIATION OF REALTORS® compiled seven essential steps to ensure you receive the support and benefits you're entitled to.

1. Contact Your Insurer Immediately

- Access a copy of your policy. Have your policy number, location, and description of damage ready. Most policies have time limits for filing claims.
- United Policyholders, a consumer advocacy nonprofit, recommends that you "communicate with your insurer in writing if you believe your home is not safe to live in and provide them with supporting documentation. Request that they cover the cost of appropriate inspection, testing and remediation, and additional living expenses (ALE) for the time period required to complete those three tasks. Be prepared to enforce your rights if an insurer rejects your request to cover necessary costs." United Policyholders has created an Insurance and Recovery Guide that you can [download here](#) (for assistance advocating for your rights, see item seven below).

2. Set Up Systems for Your Documents

- Create a digital (e.g., Google Docs) or physical (e.g., an accordion file) filing system for recovery-related materials, such as receipts for temporary housing and evacuation expenses, inventory lists, photos, and physical contracts.
- Document all communication and attempts at communication with your insurer. Consider creating a dedicated email address for all recovery-related correspondence.
- Make sure you have copies of all paperwork you sign.

3. Inventory the Damage

- Create a comprehensive list of lost or damaged items. If possible, include physical descriptions, brand names, and replacement values.
- If it's safe to do so, take photos and/or videos of the damage. If you have photos and videos of the items prior to the damage and loss, collect those as well.

4. Carefully Review Your Insurance Policy


- Make sure you understand the Declarations page, which identifies coverage limits for personal property, dwellings, other buildings, debris removal, ALE, building code upgrades, and other categories of coverage.
- Verify your deductible and whether your policy contains any stipulations regarding wildfires or natural disasters.
- For further tips on understanding your policy, watch the [United Policyholders California Wildfires Recovery and Insurance Orientation](#).

5. File Your Claim

- Confirm how your insurance company prefers to receive your claim (online, by phone, etc.) and submit it accordingly.
- Ensure you understand your company's next steps once they receive the claim. Make a note to follow up if you haven't received a response within the given time frame.

6. Work With an Adjuster

- Your insurance company will assign an adjuster to visit your property to assess the damage. If it's safe to do so, it's best to be physically present during this assessment. Following the assessment, the adjuster



will estimate your loss, review your policy, and authorize the distribution of checks for your benefits, if appropriate.

- Provide the adjuster with your documentation, including photos, videos, and inventory lists. Make sure you have copies for yourself.
- During a natural disaster, it's common for insurance companies to hire non-local contract adjusters to supplement their teams. Unfortunately, these new additions may not be familiar with the value of local properties, and they may be motivated to close cases quickly. **You can challenge an estimate that you do not feel is accurate.** Read [United Policyholders' Guidelines for Reviewing Adjusters' and Contractors' Estimates](#) for comprehensive tips on the process.
- You may even hire a public adjuster at your own expense for a qualified "second opinion." *Forbes* has written this [article](#) on working with public adjusters. Search the Pacific Coast Association of Public Insurance Adjusters' [database](#) for local members.

7. Advocate for Yourself

- California law provides consumer protections for homeowners impacted by natural disasters, including extended timelines for claims. Familiarize yourself with the California Department of Insurance (CDI) website. It has up-to-date information on timeline extensions and other important developments. The CDI has created several resources to protect consumers, including fact sheets on avoiding scams and a database to verify the status of insurance agents and adjusters. Explore them [here](#).
- If you disagree with your settlement offer or encounter challenges with the claims process, you may request mediation through the CDI. The CDI has created this comprehensive [overview](#) of the process, and United Policyholders has written this [guide](#) to mediation.
- You can also seek legal advice from an attorney specializing in insurance claims if you feel your rights are being violated. The Los Angeles County Bar Association has compiled [this list](#) of legal referral services and other resources for victims of disasters.