

## WHAT TO DO after a home loss and you need to file a claim.

Our hearts are with you during this very tragic time for you and your family. We are incredibly sorry you are going through such a horrible loss. When our house burned down in the Valley Fire in 2015, I wish I knew this very important information. I hope this will help you and your family. Please feel free to contact us if you need more advice or just want to talk about this stuff.

1. Notify your insurance company of your loss. They will send out a person to assess the loss (visit the property) and work with you through the process.

A. Request a copy of the full insurance policy- can take 3-6 weeks to receive this in the mail- from our understanding, they cannot email it to you

B. Be sure to update your mailing address since you cannot receive mail/checks anymore at your home. (Get a PO Box)

C. Call mortgage company and ask for a skip payment due to the loss and tell them an insurance case has been filed against the loss.

2. Register at the shelters, with Red Cross and any other agency there, California FEMA, etc. Most of the aid coming in will use these lists as a point of contact and will help to ensure that you don't get left out of anything. Red Cross will provide you a gift card with some cash on it.

3. Treat the property as a "crime scene" type of situation until the insurance adjuster comes through as well as any fire inspector. Meaning, don't remove things. Keep everything as untouched as possible.

A. When dealing with your insurance, I suggest you communicate via email, that way there is a paper trail. Make sure you let them know often how you are feeling, don't make any fast decisions, your brain is in shock! Take time to process. Write emails!

4. Many people (including the insurance adjuster) will say that it's ok to spend money since it's the insurance companies money. And it is. However, remember that every penny comes out of your policy. So it's your money. Treat it as such.

5. Keep a record of everything you spend and save your receipts.

6. All miles you drive for this are reimbursable. Keep track of where you drove, when you drove and how many miles.

7. Create a list of everything in the house (which room it was in, what it is, how much you spent on it, when you bought it, where you bought it). Keep in mind that the insurance company is going to reduce the value of your property based on its age and potentially where it was purchased. They will hire an outside company to "shop" for everything you say you owned. Definitely don't lie about what you had, but please make sure you max out the policy. In a situation like this, there is probably nothing left for anybody to physically verify.

### **A. When Itemizing List Of Belongings - (This Is Very Hard But Very Necessary For Your Claim)**

1. Organize by room and list everything that was there with a replacement cost. (you will cry a lot doing this and that is ok)

2. Replacement Cost should be what it would cost to replace it, not on sale from pottery barn, it should not be the price you paid for it with that 50% off coupon.

3. Make sure you list everything, even if it is above and beyond your policy limit. This is very important because everything above and beyond the policy limit is considered a Loss and can be claimed as such on your taxes.

8. Know the parts of your policy (Property, Structure, Contents and Temporary Living) and what the value of each is.

A. Property will be the value of the land and any structures on it outside of your principal residence. It's usually about 20% of the Structure.

B. Structure Is The Value Of The House Itself.

C. Contents is everything that would fall out of the house if you could pick it up and shake it. It's value is probably between 20% and 50% of the house.

D. Temporary Living is the amount they will pay to house you during the rebuild process, usually about 15% of the Property insured value.

9. Don't be rushed. Take the time you need to get through this. It's going to be a long process and you need to be happy with the outcome. The insurance company will try to push you through it faster than you may want to go. Make sure you know what your policy allows you and stand up to them to make sure you get everything you're entitled to.

10. Rental- or Buy- You can find a rental on your own or The insurance company will put you in contact with a temporary housing agency. Make sure you get something as close to your property as you can that meets your needs. If you choose to buy right away, like we did- I suggest you move very quickly as the housing market will become a nightmare quickly. We purchased a new home about 20 days after the fire and so happy we had a place to call home and get life back to normal.

11. If FEMA comes, you can apply for new drivers licenses, birth certificates, etc in a walk in clinic type scenario. Otherwise, get online and apply. It may take some time to get them and they may be required for certain things.

12. Permits - An unfortunate necessity.

A. Debris Removal - as things wind down it will be necessary to remove the debris, this requires a permit usually. (This should be covered by your insurance, find out the amount covered) \*\*\*I highly suggest you hire your own preferred company to do this- don't go with the county and have them do it- cost will be more than 5 times if you go with the county.

B. Erosion Control - If you are on any kind of hill or have sloped property you will need to put some sort of erosion control measures in place, again this will need some sort of permit.

C. Temporary Power Pole/Trailer on site Permit - Getting this earlier on can prove helpful in the rebuilding process.

13. Taxes -You will be able to claim the monetary loss of the value of all your items minus what you receive from your insurance company. I'm unfamiliar with the exact laws, but we received most of the money that we had paid in taxes back in a nice large check.

14. Start a list of friends/family that have contacted you. There will be a lot of people that help you in many different ways. Please let them help you! With everything going on, you're going to forget who did what. Keeping a list will assist you in any kind of thanking you may want to do when things become more normal.

15. Get a PO Box for mail

16. Call and close or suspend all utilities and services not needed to save money (home phone, internet, water, gas, electricity, etc) & update your address to your PO Box.

17. I can't stress this enough! Please let people do things for you. Have a friend go to the store to buy you some basic clothes or comfort food. Please Let them help you – they want to help and you don't need to spend time doing these errands. (The 'fun' of shopping is gone...it quickly becomes a chore because you don't want a new shirt, you want the one that you always liked to wear but now it's gone and you are sad/mad.)

Above all of this, we want to share with you how important it is to be with friends & family. It is what helped keep our heads clear and our hearts happy. We also volunteered to help others who were also effected. It helped ease emotions and brought the community together.

We can't express how sorry we are for your loss. We have been through it and we hope this list will help you. We are with you in this journey. You are not alone.