

## Essential Steps for Business Fire Insurance Claims

*As Southern California faces devastating wildfires, here is your checklist for managing business insurance claims and protecting your company's rights to recovery.*

### Immediate Actions

- Contact your broker for complete copies of all business policies (property, business interruption, etc.)
- Set up a dedicated claim response team within your organization
- Track all business disruption expenses and losses from day one
- Document employee displacement if facilities are impacted

### Documentation Checklist

- Create facility-by-facility inventory of losses
- Document all equipment, machinery, and inventory damages
- Gather pre-fire photos/videos of business premises  
Review business purchase records and asset lists
- Document any smoke, ash, or fire damage with photos
- Keep all receipts for temporary relocation expenses
- Track ongoing fixed costs during business interruption
- Document lost revenue and canceled contracts

### Know Your Rights Under California Law

*Insurance companies must:*

- Evaluate business claims within 30-40 days
- Pay accepted claims within 30 days
- Pay reasonable value for verified losses
- Cover legitimate business interruption losses
- Process claims in good faith

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### Special Business Considerations

*Be aware of these important factors:*

- Business interruption coverage typically has waiting periods
- Supply chain disruption may be covered
- Coverage varies significantly by policy type and insurer
- Extended reporting periods may apply
- Civil authority coverage may be available if access is restricted
- Extra expense coverage may apply for temporary locations

*Don't face this challenging time alone. Our team is here to help you navigate the business insurance recovery process thoughtfully and effectively. While you may feel pressured to quickly hire a law firm or accept liability, taking the time to fully understand your rights and options is crucial. We'll ensure your interests are protected by providing the guidance you need to recover from these devastating fires, without rushing into major decisions.*

### Our Experience

Andrade Gonzalez LLP has extensive experience in business insurance recovery, including:

- Major environmental disasters
- Business interruption claims
- Supply chain disruptions
- Property loss recovery
- Mass disaster claims
- Complex coverage matters