

Essential Steps for Fire Insurance Claims

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

Immediate Actions

- Make your claim immediately with your insurance company
- Contact your broker for a complete copy of your insurance policy
- Set up a new mailing address or PO box for insurance communications
- Track all displacement expenses (housing, clothing, essential items)

Documentation Checklist

- Create room-by-room inventory of losses
- Gather pre-fire photos/videos from your phone
- Contact friends/family for any photos they have of your home
- Review past purchase records and receipts (think Amazon emails)
- Document any smoke, ash, or fire damage with photos
- Keep all receipts for temporary housing and essential purchases

Know Your Rights

Under California law, insurance companies must:

- Advance 30% of property limits (up to \$250,000) without itemized claim
- Provide four months of living expenses
- Evaluate claims within 30-40 days
- Pay accepted claims within 30 days
- Pay reasonable value for verified losses

Special Considerations

Be aware of these important factors:

- California FAIR Plan coverage is more limited with a \$3 million coverage cap
- Coverage varies by policy type and insurer
- Extended reporting periods may apply
- Rebuilding in a different location
- Additional recovery claims against negligent parties may be possible through litigation

Don't face this challenging time alone. 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. Our team is here to help you navigate the insurance recovery process thoughtfully and effectively. We'll ensure your interests are protected by providing the guidance you need to recover from this devastating loss, without rushing into major decisions.

Our Experience

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

- Major environmental disasters
- Porter Ranch gas leak
- Fire damage claims
- Property loss recovery
- Business interruption

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