

We are deeply saddened by the recent fires and their impact on many individuals. Our priority is to provide claims reporting information quickly for those with home damage.

NOTE: If your vehicles were affected, please submit claims through your auto insurance policy.

WHAT TO DO IMMEDIATELY:

File a claim on your homeowner's insurance policy right away.

If you have your policy number, contact the insurance company directly to report (every company has a claim reporting number prominently posted on its website). If you do not know your policy number, call your agent.

Mitigate further damage.

If you can safely prevent further damage to your property, do so and save all receipts.

Save all receipts.

Please save any receipts for expenses incurred due to the fire, such as food, lodging, clothing, and toiletries.

HOW DOES INSURANCE RESPOND:

LIABILITY limits don't apply to your damaged property, and your personal umbrella policy will also not respond as it only increases your liability, not your property limits.

How soon will I get paid?

Your claims adjuster will advance a % of your policy limits immediately to cover initial expenses. You should receive funds within a week or two of reporting your claim (response times may vary due to the significance of the recent fires.)

Below is a sample of how an insurance policy reads and what each coverage means.

There are other factors not included that you'll want to discuss with your agent, such as replacement cost, co-insurance, wildfire deductibles, etc.

Section I Coverages	Limit of Liability	Section II Coverages	Limit of Liability
A. Dwelling	\$1,048,000	E. Personal Liability	
B. Other Structures	\$209,600	Each Occurrence	\$1,000,000
C. Personal Property	\$786,000	F. Medical Payments	
D. Loss Of Use	\$524,000	Each Person	\$5,000

A. DWELLING: the amount of coverage available to rebuild your home. **You may have higher limits if you have an "extended replacement cost" endorsement on the policy.**

B. OTHER STRUCTURES: the coverage to replace any separate structures on the premises (pool house, garage, etc.)

C. PERSONAL PROPERTY: The amount of coverage for your things, such as clothing, appliances, furniture, etc. There is a cap for certain items, such as jewelry, art, etc. Each policy is different, so you'll need to read your policy or talk to your agent.

D. LOSS OF USE: This coverage pays for your alternative housing, hotels, rentals, restaurant bills, etc.

DEDUCTIBLE: Your deductible is the amount you are responsible for in the claim. You only pay ONE deductible for the fire loss.