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Making Your Insurance Claim After the NorCal Fires

SOME BASICS

Those who suffered property losses in the Northern California wildfires are no doubt looking to insurance coverage to restore the damaged property. Most of us never look at our insurance policies until we have a loss and claim. That means there may be some surprises as to what you have or do not have in terms of coverage. Here are some thoughts:

- 1 Notify the Insurance Company:** Call the Agent (company representative), Broker (your representative), or claims contact (toll free number directly to the company) to give notice of your claim. There will be thousands of claims and you need to get at the front of the line.
- 2 More on Whom to Contact:** If you have an Agent or Broker, call them. If you purchased the coverage directly from the company (USAA, GEICO, Progressive), use the toll free number which you can get on the internet at the insurance company website – there may be a special number for the California wildfires.
- 3 Make Sure You Have a Complete Copy of Your Policy:** Make sure you get all of the information about your coverage. If you have lost the policy and other communications with your insurance company, the company representative, its Agent, or your Broker can help provide a copy of your policy.
- 4 What Your Policy Should Include:** You need a complete copy of your policy: the declarations (i.e., summary) page, general insuring provisions (i.e., what is covered), exclusions (i.e., what is not covered), conditions (what you need to do to start the process, e.g., make a claim) and endorsements (changes to the basic coverage provisions). Go over this with the insurance company contact to make sure you have it all.
- 5 Look at the Declarations Page:** Review the declarations as it provides an overview of the coverage you have — what is covered by topic and how much is allowed for this coverage (known as the “limits” of coverage).

- 6 **Your Homeowners Policy**: If you own a home, your homeowners policy should provide coverage for replacing the structure and the contents that are destroyed or damaged, subject to the limits in the policy. If you have “inflation coverage,” your limits may have increased by a modest percentage because of inflation, but you must have that coverage in your policy to enjoy its benefits.
- 7 **More on Your Homeowners Policy**: There is insurance for other than the damage or loss of your home. For example, you likely have coverage for your *additional living expense* required by having to live elsewhere either temporarily or more long term while your home is restored.
- 8 **Renters Coverage**: If you are a renter, you may have a tenants policy, which will cover your damaged or destroyed personal property at your rented premises, such as clothing, furnishings, personal belongings, and phones and computers (but beware of the limits of this coverage).
- 9 **Coverage for Your Damaged Vehicles**: If you have a vehicle that was damaged or destroyed, your auto policy likely covers this loss under what is called “comprehensive” coverage. This is different from “collision” coverage for when your vehicle is damaged in an accident. With comprehensive coverage, your insurance company pays for damage to your auto caused by an event other than a collision, such as fire, theft or vandalism. Your vehicle may have been damaged from the fire, or items in the vehicle may have been stolen from looting afterwards. Comprehensive coverage will provide reimbursement for the loss up to the limits of coverage.
- 10 **Cooperate With Your Insurance Company**: Insurance policies require cooperation with the insurance company in providing information about your claim. The insurance company has a duty to act “in good faith” in handling your claim, without delay, and with an obligation to treat you “fairly” in the process. If you suspect that the insurance company is not handling your claim in this manner, then seek the advice of a knowledgeable lawyer experienced in dealing with insurance claims.

For more information see www.kcehlawsr.com or contact Charlie Cochran at (707) 544-9006 or by email at ccochran@kcehlaw.com