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**Important Tips for Filing Your Fire Insurance Claim**

Insurance carriers are expecting to receive hundreds of thousands of fire claims in the upcoming months due to the recent southern California wildfires. Given the high number of cases that each insurer within the state will have to investigate, the earlier that you file the better. If your home was damaged by the fires and if you have not yet filed a claim with your insurance carrier, there are some simple tips that may make the difference between being compensated completely for your losses or receiving pennies on the dollar.

Typically, homeowners' policies cover wind, fire and lightning damage. If your home was damaged or completely destroyed by smoke or flames, the typical insurance company will pay to have your home rebuilt or to replace the damaged portions.

In addition to paying for physical damage to your home, homeowners' policies pay for damage to other property and structures on the premises, like your garage or tool shed, damage to your furniture, clothes, appliances and other personal possessions. Additional living expenses will likely be covered as well.

**Tip 1 – Contact Your Carrier Right Away IN WRITING**

Contact your insurance carrier to begin the process to file your claim as soon as possible.

You will likely need to provide your insurance carrier with the following:

- A description of your loss. Be as detailed as possible, including:
  - ✓ photos
  - ✓ police reports
  - ✓ inventories or itemizations of your destroyed or damaged personal and real property
  - ✓ your date of loss
  - ✓ the type of loss or damage that you suffered
  - ✓ related injuries
  - ✓ identity of all witnesses and all parties involved
  - ✓ identity of all repairs that you made or that you know are required
  - ✓ plans, accounting books, investigation reports or any other documents that the insurer requests

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**Tip 2 – Know Your Deductible**

Your deductible is the amount that you are required to pay toward your claim before the insurance company begins to pay. Find out from your insurer how much your deductible is; if your losses are less than the deductible, you may want to reconsider filing the claim.

**Tip 3 – Keep Your Receipts**

Keep all of your receipts! If you stay at a hotel, eat at a restaurant, buy clothing, or make any other expenditure because of the fire, make sure you get a receipt. All of these items *may* be reimbursable depending on your coverage. Your insurance company might even cover your housing expenses, depending on your plan. Policies that include "additional living expense coverage" or "loss of use coverage" options will pay for similar housing while repairs are being made to your home or if you have to permanently relocate. Be aware that in most cases, you must request reimbursement for the expenses that you incurred.

**Tip 4 – Assess Your Damage**

Keep track of everything that was damaged, and be as accurate as possible. Identify the manufacturer, brand name, model and the place and date of purchase for as many of your losses as possible. Divide your list into categories, items in different locations in your home such as: living room, master bedroom, kitchen, etc. Make your list as soon as possible, and take or find pictures of anything you can.

**Tip 5 – Have the Claims Adjuster Inspect Your Loss**

Before you begin cleaning up and/or throwing things away, make sure that your claims adjuster has been through your home and inventoried or identified all items that was to be included in your claim.

**Tip 6 – Secure Your Property**

If you cannot return to your home because of fire damage, make sure that you secure the property. If necessary, board up the windows and doors to prevent theft and vandalism even though your homeowner's policy may cover these losses.

**Tip 7 – Get Estimates**

If your property requires temporary repairs that would allow you to move back into your home more quickly, get at least two estimates from reliable companies in your area for the work. Sometimes your adjuster may be able to approve your claim on the spot based on your estimates.

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**Tip 8 – Make Temporary Repairs**

Before beginning a temporary repair, talk to your claims adjuster regarding any repairs that are needed to protect you and your home from further damage or injury. Typically, temporary repair costs are covered by your policy, but make sure that you do not make any repairs until you get the "ok" from your adjuster. Again, retain copies of all bills for any repairs that you make. The most important thing to remember is to document all steps that you take to mitigate your losses. Keep a detailed record of all of your expenditures and repairs.

**Tip 9 - What Do I Do If My Insurance Company is Acting in Bad Faith?**

If you believe that your insurance carrier is acting in bad faith (i.e., refusing to pay even though you believe the loss is covered), contact an [experienced bad faith attorney](#) to evaluate your case, and file a claim with the California Department of Insurance at:

California Department of Insurance  
Consumer Communications Bureau  
300 South Spring Street, South Tower  
Los Angeles, CA 90013  
1-800-927-HELP (4357) or 213-897-8921  
TDD Number: 1-800-482-4TDD (4833)  
The Hotline hours are from 8:00 a.m. - 5:00 p.m., Mon. - Fri. (Except Holidays)  
. ([hyperlink here](#))

Keep in mind that you have a limited period of time to act in cases of bad faith, so take action immediately and remain proactive in your mission to have your loss covered.