



Steps to Follow to Protect Your Wildfire Insurance Recovery

- Locate copies of your insurance policies or request them from your agent or broker.
- Consider and carefully review all insurance policies that might apply (such as policies providing crop, property, or business interruption coverages).
- Check your policies to locate the address to which any formal written notice is to be sent, and provide notice of any actual or potential loss as soon as possible.
- Review policies as soon as reasonably practical to identify any sensitive coverage issues so that you are prepared to discuss your claim with the insurer in a manner that best protects your insurance recovery effort.
- If possible, inform your insurer of expenses you intend to incur to limit your losses before incurring the expenses.
- Seek insurer input regarding any measures it may recommend to mitigate damage, taking into account any limitations on access to your property.
- Keep careful notes of oral communications with your insurer, agent, or broker, and maintain copies of any such written communications.
- If possible, assign a specific person to speak with insurer representatives, including insurer-retained adjusters, to present your claim with “one voice.”
- Avoid responding to media inquiries to reduce the risk of making statements about your loss that could impair your insurance recovery.
- Take photographs and videos to preserve evidence of damage or loss.
- Prepare an inventory of damaged or lost property.
- Gather and preserve documents to support loss valuation, including historical performance data, pre-loss budgets, and financial projections.
- Keep receipts for all expenses incurred to protect your property and respond to the fires.
- Establish an accounting process to document your extra expenses and business losses on an ongoing basis.
- Document the financial impact that the inability of your suppliers and customers to operate has on your business.

- Review your policies to identify any procedural requirements or deadlines and, wherever reasonably possible, comply with those requirements and deadlines.
- Request partial or advance payments from your insurance company as needed.
- Review statements of payments and other communications from your insurer for any language releasing or giving up any claims.
- Seek legal advice as appropriate.

Sources of Additional Information

EMERGENCY INFORMATION:

The American Red Cross: 1.800.RED.CROSS or www.redcross.org
Federal Emergency Management Agency (“FEMA”):
 1.800.621.FEMA or www.fema.gov/disaster/4344
State of California Office of Emergency Services: 916.845.8510
 or www.caloes.ca.gov
State of California Department of Forestry and Fire Protection (“CAL FIRE”): 530.224.2489 or www.fire.ca.gov

FILING AN INSURANCE CLAIM:

ACE: 1.800.433.0385
AIG: 1.800.244.0304
Allstate: 1.800.255.7828
AMICA: 1.800.242.6422
Chubb: 1.800.252.4670
Continental (“CNA”): 1.877.CNA.ASAP
Farmers: 1.800.435.7764
Geico: 1.800.841.3000
Hartford: 1.800.843.7006
Liberty Mutual: 1.800.2.CLAIMS
Safeco Insurance: 1.800.332.3226
State Farm: 1.800 SF CLAIM (1.800.732.5246)
Travelers: 1.800.CLAIM33
USAA: 1.800.531.8222

QUESTIONS AND COMPLAINTS:

California Department of Insurance allows consumers to file an online complaint concerning insurance at www.insurance.ca.gov/01-consumers/101-help
Consumer help line: 1.800.927.4357
California Office of the Attorney General: www.oag.ca.gov/consumers
Public inquiry telephone: 916.322.3360
Toll-free within California: 800.952.5225
Information on Price Gouging: www.oag.ca.gov/consumers/pricegougingduringdisasters#local

Our Firm

Blank Rome’s Insurance Recovery Practice works with policyholders in a wide range of industries and takes a creative and business-minded approach to insurance. Our strength lies in finding coverage where others are not able to. We are part of Blank Rome’s interdisciplinary Severe Weather Emergency Response Team (“SWERT”) with experience across industries and issues impacted by severe weather events. The team has developed helpful and practical preparedness checklists and other resources for both individuals and businesses, which may be found at www.blankrome.com/SWERT.

For additional information, please contact:

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