

## Insurance Recovery



## 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.
- 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.
- 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 [redcross.org](https://www.redcross.org)

**Federal Emergency Management Agency (“FEMA”):**  
800.621.3362 or [fema.gov/region-ix/news](https://www.fema.gov/region-ix/news) and  
[disasterassistance.gov](https://www.fema.gov/disasterassistance)

**State of California Office of Emergency Services:**  
916.845.8510 or [caloes.ca.gov](https://www.caloes.ca.gov)

**State of California Department of Forestry and Fire  
Protection (“CAL FIRE”):** 916.653.5123 or [fire.ca.gov](https://www.fire.ca.gov)

### FILING AN INSURANCE CLAIM:

**AIG:** 877.244.0304

**Allstate:** 800.255.7828

**AMICA:** 800.242.6422

**Chubb:** 800.252.4670

**Continental (“CNA”):** 877.CNA.ASAP

**Farmers:** 800.435.7764

**Geico:** 800.841.3000

**Hartford:** 800.327.3636

**Liberty Mutual:** 800.225.2467

**Safeco Insurance:** 800.332.3226

**State Farm:** 800.732.5246

**Travelers:** 800.238.6225

**USAA:** 800.531.8722

### QUESTIONS AND COMPLAINTS:

**California Department of Insurance allows consumers  
to file an online complaint concerning insurance at**  
[insurance.ca.gov/01-consumers/101-help](https://insurance.ca.gov/01-consumers/101-help)

**Consumer help line:** 800.927.4357

**California Office of the Attorney General**

**Consumer Help:** [oag.ca.gov/consumers](https://oag.ca.gov/consumers)

**Public inquiry telephone:** 916.210.6276

**Toll-free within California:** 800.952.5225

**Information on Price Gouging:**

[oag.ca.gov/consumers/pricegougingduringdisasters](https://oag.ca.gov/consumers/pricegougingduringdisasters)

## 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 Recovery 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 [blankrome.com/SWERT](https://blankrome.com/SWERT).

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