

# TIPS FOR HANDLING YOUR FIRE CLAIM



**1 Incident Occurs**  
Locate your homeowners or business owners policy. Review your insurance policy to determine coverage. Make a note of your insurance policy number, coverage, policy limits, and deductible.



**2 Assess Damage & Document Home Inventory**  
Organize your facts and records, insurance policy number, date/time of loss, photos, videos, damaged items, and home inventory. If you do not have a home inventory, create a list of the damaged contents of your home or business. Go room by room to create a list of all damaged items including items in drawers.



**3 File Claim**  
Contact your insurance company to begin the claims process. You will be given a claim number by your insurer. Your insurer will assign a claims adjuster to work with you.



**4 Insurance Adjustment**  
California regulations provide a concise time limit for claims handling. Your insurer must accept or deny claims in whole or in part and affirm or deny liability within the time prescribed by the regulations.



**5 Have You Been Fully Compensated?**  
Claims should be paid within 30 days after coverage is determined or a settlement agreement is reached (subject to a few exceptions). Have you received the full benefits you are entitled to under your policy for all coverages? If you only rely on your insurance company's adjuster to calculate your loss, you may be leaving money on the table.



## Understand Your Policy

It is important to understand your coverage. Policies typically have several separate coverages, and are divided into sections by what is covered and the maximum amounts your insurer will pay in the event of a loss. To determine your coverage, a good starting place is your declarations page. Typical coverage categories include Dwelling, Other Structures, Personal Property, Loss of Use/Additional Living Expenses, as well as other categories such as liability and medical payments. Your policy may also have additional "Endorsements" or extras. Payment of a covered claim under your policy may be based on Replacement Cost or Actual Cost Value, and may allow for Extended Replacement Costs, Building Code Upgrade, ALE - Temporary Living Expenses. You may also have coverage for things like debris removal and foundation replacement.