

Eaton Fire Insurance Tips

For Homeowners & Renters in
Altadena, California

Edelson^{PC}

310-694-0249 | WILDFIRES@EDELSON.COM

11601 Wilshire Boulevard
Suite 1970
Los Angeles, California 90025

299 N. Euclid Avenue
Suite 350
Pasadena, California 91101

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Navigating Insurance Claims

Whether your home was destroyed, partially burned, or suffered only smoke damage, the road to recovery can feel overwhelming. This packet provides tips on how to work with insurers, explains your California rights in plain language, and offers practical tools to help you receive the full benefits you are entitled to. This information is not a substitute for legal advice from an attorney who represents you, but it can give you a place to start.





STEP ONE:

Understand Your Coverage

Understanding your policy can be tough. If you haven't already, you can ask your carrier for a copy of the **full policy** (all forms and endorsements). To help you get started, these are the standard types of coverage common to nearly all policies in California:

FOR HOMEOWNERS



Dwelling Coverage (Coverage A):

Covers damage to the structure of your home.



Other Structures (Coverage B):

Includes sheds, garages, fences.



Personal Property (Coverage C):

Covers contents inside your home (furniture, clothes, electronics). Smoke damage to clothing, furniture, and electronics is often covered even if the fire never entered your home.



Loss of Use (Coverage D):

Covers temporary housing and living expenses if your home is uninhabitable.



Debris Removal:

Often included as a percentage of your total dwelling limit.

FOR RENTERS



Personal Property:

Covers your belongings.



Loss of Use:

Covers temporary living expenses if your rental is uninhabitable.



Liability Coverage:

Covers you if others are injured or suffer property loss due to the fire from your unit.



STEP TWO:

Gather Evidence & Documentation



Take photos and videos of all damage before starting cleanup.



Make a detailed inventory of lost or damaged items (include brand names, approximate purchase dates, values, and receipts if possible).



Save all receipts related to temporary housing, meals, pet boarding, clothing, etc.



Request a copy of your full policy, not just the declarations page.



STEP THREE:

File Your Claim Promptly — But Don't Rush Details



You can **call your insurance company** to open a claim, or you can often do it online. Get and write down the claim number.



Ask them to **send an adjuster** to inspect the damage.



Be careful if you are asked to **sign a final settlement or release** too quickly. You may uncover more damage or find that rebuilding costs are higher than expected.



PAPER TRAIL TIPS:

- **Ask for all claim-related documents**, which your insurer is required to provide you. These should include the report of the adjuster, with photographs of your home.
- Request all communication and offers **in writing**.



STEP FOUR:

Advocate for Yourself Effectively



BE ASSERTIVE & INFORMED

- Ask for a **written explanation** if a claim is denied or partially paid.
- You should always **be truthful** in your communications with your insurer.



YOU MAY BE ABLE TO DISPUTE THE INSURANCE COMPANY'S DECISION

- You can request a **reinspection or independent adjuster** if you think the insurance company has undervalued your property.
- The insurance company's adjuster works for the insurance company, not for you. Sometimes it makes sense to hire a **public adjuster** who works for you.
- If you think your insurer is acting improperly, you have the right to file a complaint with the **California Department of Insurance**:
<https://www.insurance.ca.gov>

STEP FIVE:

Know Your Rights Under California Law



California law requires insurance companies to **act in good faith** and settle claims fairly and promptly. California Insurance Code § 790.03(h).



You have at least 24 months (and possibly more) to rebuild or replace damaged property and collect full replacement cost. California Insurance Code § 2051.5(b).



Insurers must provide a complete, legible copy of your policy within 30 days of request. California Insurance Code § 2071.



If you're underinsured, you may qualify for **additional benefits** under “Extended Replacement Cost” or “Ordinance or Law” coverage. California Insurance Code § 10103.7 and § 10103.5.



Watch Out For These Common Pitfalls

Lowball Estimates:

It is often a good idea to compare the insurer's estimate with contractor bids, so you can make sure you can actually rebuild with the amount of money they've offered.

Pressure to Close Claims Quickly:

If you accept a final offer before your needs have been fully addressed, you might be letting the insurance company off the hook forever.

Out-of- Pocket Payments:

If you pay for reconstruction or restoration work without written confirmation of reimbursement, there is no guaranteed the insurance company will pay you back.

Unlicensed Contractors:

You should verify your contractor's Contractors State License Board (CSLB) license and workers' comp status before signing, since insurers may not want to pay for unlicensed work.

INSURANCE CLAIM FORM

1. MEDICARE ☒ MEDICAID ☐ CHAMPUS ☐ CHAMPVA ☐ GROUP HEALTH PLAN (SSN or ID) ☐ FECA BLK LUNG (SSN) ☐ OTHER (ID) ☐ 1a. INSURED'S I.D. NUMBER (FOR PROGRAM IN ITEM 1) XXXXXXXXXXXX

2. PATIENT'S NAME (Last Name, First Name, Middle Initial) XXXXXXXXXXXX 3. PATIENT'S BIRTH DATE MM DD YY SEX M ☒ F ☐

4. INSURED'S NAME (Last Name, First Name, Middle Initial) XXXXXXXXXXXX 5. PATIENT'S ADDRESS (No., Street) XXXXXXXXXXXX 6. PATIENT RELATIONSHIP TO INSURED Self ☐ Spouse ☐ Child ☐ Other ☒

7. INSURED'S ADDRESS (No., Street) XXXXXXXXXXXX 8. PATIENT STATUS Single ☐ Married ☒ Other ☐

9. OTHER INSURED'S NAME (Last Name, First Name, Middle Initial) 10. IS PATIENT'S CONDITION RELATED TO: a. EMPLOYMENT? (CURRENT OR PREVIOUS) YES ☐ NO ☐

11. INSURED'S POLICY GROUP OR FECA NUMBER 12. PATIENT'S OR AUTHORIZED PERSON'S SIGNATURE I authorize the release of any medical or other information necessary to process this claim. I also request payment of government benefits either to myself or to the party who accepts assignment.

13. INSURED'S OR AUTHORIZED PERSON'S SIGNATURE I authorize payment of the claim.

Have a FAIR Plan Policy?

If your fire insurance is through the California FAIR Plan, you may face extra steps when seeking full coverage.



FAIR Plan policies often attempt to exclude certain categories of damages, like smoke damage, other “partial losses,” loss of use, or personal liability.

You may have a companion policy through another insurer — check your documents carefully.



NEED HELP NAVIGATING FAIR PLAN CLAIMS?

Edelson PC has a dedicated FAIR Plan team that can help.
Email: fairteam@edelson.com



Where to Get Help



www.uphelp.org

Free guidance and legal
resources for insurance issues.



800-927-4357

www.insurance.ca.gov



www.lafla.org

Income requirements
may apply.

DisasterAssistance.gov

FEMA Assistance

(if declared a federal disaster)

www.disasterassistance.gov



FINAL TIPS

- **Keep a claim diary** – track who you spoke with, what was said, and what follow-ups are needed.
- Mark every key deadline on a wall calendar or phone.
- Never assume the first offer is the best or final one.
- You're not alone. Support groups and legal resources are available. While it is possible to handle straightforward claims on your own, it is best to seek the advice of a California-licensed attorney, especially for complicated or high-value claims.



Edelson PC is a nationally recognized leader in high-stakes plaintiff's work.

Over the last several years, our team has achieved multiple historic victories on behalf of wildfire victims across the Western United States. In June 2023, our team won an 8-week jury trial on behalf of Oregonians whose lives were upended by wildfires that were started by a large utility company. This verdict paves the way for fire victims in the state to recover potentially billions of dollars in compensation for their losses.

We are committed to helping victims of the Eaton Fire navigate their insurance claims and recover the compensation they deserve.

Our team also represents approximately 1,000 people who lost their homes and businesses in the 2018 Camp Fire, which was previously the largest and most destructive wildfire in California history.

As part of this effort, we acted as counsel to a court-appointed member of the Tort Claimants Committee, and our work helped lead to a \$13.5 billion settlement with Pacific Gas and Electric Company (resolving all claims related to several Northern California Fires, which included our clients' claims resulting from the Camp Fire). Edelson PC also represents over 500 individuals and businesses in claims against Xcel Energy for its role in the Marshall Fire—the most destructive wildfire in Colorado history.



Beyond our work on behalf of wildfire victims, we have prosecuted some of the largest and most cutting-edge lawsuits in recent years against some of the biggest corporations in America, including Facebook, Wells Fargo, Uber, and Google, and have achieved settlements and verdicts totaling over \$45 billion. In every case, our team of trial lawyers, paralegals, client relations specialists, and experts provide hands-on and personal attention to each of our clients from day one all the way through final resolution.



EXPERIENCED WILDFIRE ATTORNEYS

Contact Us.
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to Help.



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