

## **Insurance Claims: What To Do After A Fire**

Hot, dry weather, erratic winds, and thirsty trees and brush can abet a spark, enabling it to progress into an uncontrollable and dangerous wildfire. If you have survived such a blaze, first thank your lucky stars for being able to walk away from the consuming heat and debilitating smoke. And once the air clears you will be faced with coming to terms with a disfigured home and taking steps to file a claim to recover losses and begin rebuilding your life and home.

You may be confused about what to do after a fire.

- Take your family and pets out of harm's way. The fire may have damaged the structure or foundation of your home. Consider staying in nearby lodging or with friends or family until the damage is fully assessed. Your homeowner's insurance policy may cover some of these temporary living expenses. Before you leave the scene of your home, do a quick check to make sure that house is safe from further damage. This may mean sealing the house to protect it from weather and from looting.

- Work closely with your insurance company. Insurance companies have set procedures to handle fire claims. And if your house was in the path of a wildfire, you likely aren't alone. Don't hesitate in contacting your insurance company to learn more about the procedure and to begin any paperwork. On balance, state laws dictate the maximum time an insurance company has to respond to your initial claim. For example, in California, the insurer must respond in 30 days.

- Assess the damages. When it's safe to return, assess damages carefully. This is useful not only to safeguard your family from a potentially-dangerous living situation but also to prepare for the insurance filing. Though the insurer will send out an assessor, you may want to hire an independent party to evaluate the damage and estimate repair costs. Then you will at have at least two opinions on the damage and, in case you don't agree with your insurer's estimate, you will have at least one other to compare to.

- You may not agree with the insurance company's settlement amount. Depending on the damages estimated and the settlement offer, you may not agree. You are not obligated to close the case immediately, and in fact, may want to wait in case you discover further fire-related damages after the initial assessment. In that scenario, consider retaining an attorney on how to proceed. You might also hire a public adjustor to evaluate the case.