



STANDING TOGETHER: SUPPORT FOR THOSE AFFECTED BY THE CALIFORNIA WILDFIRES

Our thoughts are with all those impacted by the devastating wildfires in California. The loss and challenges brought by these fires are profound, and at IMA, we want to express our heartfelt support to you and your families during this incredibly difficult time.

As your insurance partner, we are here to assist you in navigating the road to recovery. If you or someone you know has experienced personal loss or property damage, the following steps can help guide you through the process:



IMMEDIATE STEPS TO TAKE AFTER A LOSS

- 1. Contact Your Insurance Provider:** Begin by obtaining a complete copy of your homeowner's insurance policy, including the declarations page, which outlines your coverage. The California Department of Insurance mandates that insurers provide this free of charge within 30 days of your request. Use this to understand coverage for rebuilding your home, replacing personal belongings, and covering additional living expenses (ALE).
- 2. Document Your Losses:** Before any cleanup, carefully document all damage to your property with photos and videos. Maintain a detailed inventory of damaged or destroyed belongings. This information will be essential when filing your claim.
- 3. Track Additional Living Expenses (ALE):** If you have been displaced, keep track of temporary housing, food, and other necessary expenses. Policies are required to cover ALE for no less than 24 months, with possible extensions up to 36 months depending on your situation.
- 4. Keep Detailed Records:** Create a "claim diary" to document all conversations with your insurer and adjuster. Include dates, times, and summaries of what was discussed. Maintain receipts for any expenses you incur to replace personal property such as clothing and toiletries. This ensures transparency and accountability throughout the process.
- 5. Ask Questions and Seek Guidance:** California's Insurance Commissioner, Ricardo Lara, emphasizes the importance of being informed. You can call the Department of Insurance Hotline at **800-927-4357** for assistance, including help understanding your policy and navigating the claims process.

TIPS FOR SMOOTH CLAIM HANDLING

- + **Get Professional Estimates:** Obtain at least one estimate from a licensed contractor to compare against your insurer’s assessment. The Department of Insurance also offers resources to verify contractors and avoid scams.
- + **Stay Cautious:** Do not rush into agreements with public adjusters or contractors. Ensure you fully understand any contracts before signing. Public adjusters must be licensed and may not solicit business until seven days after the disaster.

ADDITIONAL SUPPORT

For those without insurance, federal assistance may be available if the event is declared a federal disaster. Contact the Federal Emergency Management Agency (FEMA) to explore additional resources.

FEMA has made disaster assistance available to Fire victims, and they can begin applying for assistance by registering online at DisasterAssistance.gov or by calling 1-800-621-3362

We understand that this is an overwhelming time. Please know that you are not alone. The entire IMA team stands ready to support you with guidance, resources, and compassion. If there is anything we can do to assist, do not hesitate to reach out.

Together, we will rebuild, recover, and find strength in our community.

