

7 ON YOUR SIDE: WHAT FIRE VICTIMS SHOULD DO IF THEY HAVE INSURANCE

ABC 7 on Your Side

LAKE COUNTY, Calif. KGO) —

ABC7 News crews went to the Valley Fire evacuation center in Calistoga to offer assistance and 7 On Your Side's Michael Finney was there to talk to insurance and business experts on how to get the help they need and avoid scams.

Finney says the top three things Valley Fire victims should do if they have insurance is to read their insurance policy, or request one from their insurance carrier, make an initial request for living expenses, and find others like you that have lost homes in your area and people with the same insurance company – that way you can work together as a group.

United Policyholders director Amy Bach said the biggest mistake people make is they didn't buy insurance in the first place. For those who have insurance, the biggest mistake they often make is having an unrealistic idea of what the claim process is going to be like, so they may relax at a time when they should stay involved in the process and checking on the progress of their claim.