

## **Advice for Homeowners After a Wildfire: Keep a Diary**

The New York Times

The last thing on the minds of most people whose homes were devastated by wildfires like those in Northern California may be keeping a journal. But, consumer advocates say, a journal can help in successfully filing an insurance claim.

After damage from a wildfire — or from a flood or any other major disaster — it's important to take detailed notes to help the insurance claim process go as smoothly, and as swiftly, as possible.

"Document, document, document," said Doug Heller, an insurance consultant with the Consumer Federation of America. "You need to keep a diary of this claims process."

Damage from wildfires is covered by a standard homeowner's policy. There's generally no worry, as with flood damage, that coverage for fire may be excluded from a policy, said Amy Bach, executive director of United Policyholders, an advocacy group. But the sheer scope of the California disaster — coming soon after major hurricanes in Texas and Florida — will probably mean that insurers and adjusters, who visit properties to assess how much the insurer will pay, will be stretched thin.

"Just the scale of it is so big," Ms. Bach said. "People are going to have to be patient."

The deadly wildfires in Northern California had destroyed an estimated 6,900 buildings as of Thursday, with the city of Santa Rosa particularly hard hit.

States most at risk for wildfires, including California, are all in the West, according to Verisk Analytics, a data analysis and risk assessment firm. But homes in other regions can be vulnerable as well, if conditions are right. A wildfire last year in the Great Smoky Mountains in Tennessee killed 14 people and destroyed 1,000 buildings.

Cars damaged or destroyed in a wildfire are typically covered by the optional, "comprehensive" portion of auto insurance policies.)

After a home is damaged by a wildfire, Ms. Bach said, the owner should keep a journal — any notebook will do — and update it daily, noting the date and time of calls with insurers, adjusters and contractors, and a short summary of what was said. A pocket or envelope for keeping receipts is helpful, too.

Ms. Bach said she had seen people show up after previous wildfires with plastic bags stuffed with crumpled receipts. Those pieces of paper can help you document the cost of additional living expenses, including temporary housing.

“Try to set up a system,” she said. “Stay as organized as you can.”

And while it may be painful, take photos of your property — even if it is a total loss. “You definitely need to take pictures, no matter what,” Ms. Bach said.

If it’s too difficult, ask a friend or relative to do it for you. Even if nothing is remaining but a foundation or basement, she said, it can help indicate the size and shape of the home.

The Insurance Information Institute, an industry group, offers a guide to filing claims after a disaster. Consumers should be vigilant during the claims process, Mr. Heller advised, to make sure they are adequately compensated. “They paid for coverage,” he said, “and they have a right to receive everything they’ve paid for.”

Here are some questions and answers about insurance coverage after wildfires:

How can I decide what to take during an evacuation?

Often when there is an evacuation order, there is little time to act, particularly with fires. Some residents in the fast-moving California fires had just minutes to flee.) To minimize delays, it helps to plan ahead.

The Insurance Information Institute advises families to practice evacuating quickly with a “10-minute” challenge. An institute video depicts two families responding to an order to evacuate in just 10 minutes. One couple with a plan calmly divides duties and goes about unhooking computers and packing medicine and financial records, while the second, hapless family wastes precious time debating who should get the photo albums, and whether a child’s stuffed animal is too large to take.

The documents that the insurance institute recommends you take include insurance policies, passports and birth certificates, tax and loan documents, wills and trusts, plans and blueprints of your home, and stock certificates and bonds. Additional tips are available on the institute’s website.

How should I document what’s in my home?

Insurance companies and consumer advocates both recommend keeping an inventory of your belongings. While a list of your property isn’t required to file a claim, Ms. Bach said, it can help back up your losses to make sure you are paid in full.

“On a regular basis — at least annually — people should document their possessions and the state of their property,” Mr. Heller said. This can be a detailed spreadsheet, or a video of your home and its contents, taken with your smartphone.

Individual insurers offer online tools on their websites. United Policyholders offers a mobile app, UP Help Home Inventory, that you can download. Or you can print out a spreadsheet and complete it by hand.

The group says you can use the app to help create an inventory even after a loss, working from your memory, supplemented by photos taken by friends and family — say, during holiday visits.

What steps can I take to prevent wildfire damage?

Firewise USA, a program of the National Fire Protection Association, describes steps individual homeowners can take, including creating a buffer zone around their house, to reduce the risk of damage from wildfires.