

California wildfires damage? Experts share essential tips for filing insurance claims and tracking them

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Tragedies, especially those due to nature's anger, are heartbreaking. They leave behind scars that take time to heal. One way of softening the blow is through paying for insurance. It helps people recover from their losses quickly. As people in Los Angeles County face the devastation of wildfires, their focus is now on overcoming this. To achieve this, California residents desperately need their insurance claims to be fulfilled and go unchallenged, according to USA Today. Earlier, NBC News reported that at least 2,000 structures were burned down in the region, including an entire township in the Pacific Palisades neighborhood. The large-scale devastation would put pressure on the already burdened insurance companies in the state, as experts have come forward to help the community with their insurance filings.

Although California authorities haven't yet surveyed the extent of the damage caused by the wildfires, consumer advocates believe that victims, including large-dollar insurance claimants, need to be paid in full. Notably, these services are predominantly utilized by business owners with significant property damage estimated to exceed \$200,000. "Understand the reality of a large-dollar insurance claim, that it really does require you to advocate for yourself," said Amy Bach, executive director of United Policyholders, per USA Today. According to the expert, rather than treating insurance as an expense, it should be viewed as purely a transactional relationship between consumers and providers.

"The bottom line is that people need to think of an insurance claim as a business transaction and approach it with that kind of mindset," Bach said. Additionally, homeowners affected by wildfires need to prioritize the safety of their families and pets first. Afterward, according to Michael DeLong, a researcher at the Consumer Federation of America, they should also consider lowering their auto insurance costs.

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Homeowners can also start informing their insurance providers about the damage caused to their properties. If they can return to their homes, the best course of action is to take photos and videos and begin documenting the damage.

Experts suggest that policyholders keep track of their communications with providers, including maintaining documents and recording transactions, if possible. For temporary accommodation, food expenses, and any immediate repairs, DeLong advises preserving receipts. “Unfortunately, post-disaster scams are pretty common,” he added. In cases where companies refuse to agree to a reasonable claim amount, the California Department of Insurance can assist customers. The process from filing to the completion of a claim can be exhaustive. It involves multiple stages, from the initial inspection to debris removal, a bidding process, and reconstruction, as reported by Daily News.

“There are decisions you need to make right now and things that need to happen in the days and weeks ahead,” said Michael Soller, a spokesman for the state Department of Insurance, according to the outlet. This process demands that people have a copy of their insurance policy. Those who do not have their policy documents can request them from the insurance company. They have to provide the documents within 30 days, Soller stated. Experts find it equally important to speak with insurance agents regarding coverage-related queries about rebuilding or repairing their homes.

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