

Debris Removal After a Disaster

Who is responsible for clearing debris from my lot and is that covered under my policy?

You, as the property owner, are responsible for clearing the debris from your lot. Your policy should cover debris removal as a necessary expense to bring your property back to its pre-loss condition.

How much insurance do I have to pay for debris removal?

The amount of benefits available for debris removal depends on your insurer and your policy.

You either have to use part of your Coverage A (dwelling) benefits to cover this expense, or there may be extra benefits for debris removal on top of your Coverage A. This extra coverage may be 5, 10 or 15% of your Coverage A benefits, it may be tied to the amount of the loss, or it may be a fixed dollar amount labeled as “Additional Coverage.” You also probably have \$500 of coverage to remove a tree that falls and damages your property.

Example:

Coverage A = \$400,000

Damage = \$100,000

Additional Coverage = \$15,000

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Debris removal coverage may be:

\$40,000 (10% of Coverage A) or;

\$10,000 (10% of the amount of the damage) or;

\$15,000 (Additional coverage limit)

Is there anything I need to do before my lot gets cleared?

Photograph all recognizable items in the debris before they are taken away, particularly items that your insurer removes for cleaning/salvage. Your insurer may bring in a company to clean and store items. Their fees usually get deducted from your insurance benefits for contents.

Disagreements often arise over whether damaged items are salvageable and can be cleaned or whether it makes more sense to replace them. Examine the items your insurer or cleaning company deem salvageable. If you feel they really can't be cleaned, or that cleaning and storage costs will exceed the cost to replace them, work it out with the adjuster. After these costs get deducted from your contents insurance coverage, you'll be left with less money to replace destroyed items.

Helpful Hint: It's a good idea to ask the insurance company for written confirmation that they have fully inspected the loss location to their satisfaction and agree that you can move forward with debris removal and clearing the site.

What If my insurance isn't enough to cover the cost of debris removal?

If your property was damaged or destroyed but not in a disaster that impacted other homes in your area, you'll have to negotiate the price for the removal work and pay out of pocket if it's above your policy limits. But if a disaster impacted your home and others in your area, your city or county may help with debris removal. They may provide free "roll off" dumpsters and/or they may give you the option of participating in a coordinated lot-clearing program. In a coordinated program, the city or county screens and selects contractors to remove the debris from the lots of homeowners who want to participate. To participate, the homeowner needs to complete paperwork and work with their insurer and the city/county to arrange payment. When these programs are well organized and well run, they provide cost savings and quality control to help homeowners get their lots cleared without extra headaches. If you participate in a coordinated program and the cost ends up being less than your policy limits for debris removal, you may be able to apply the benefits left over toward repairs/rebuilding.

How will my insurance benefits for debris removal be used if I participate in a coordinated

program?

It depends on the specifics of the program being offered in your community. Before you sign a “right of entry form” or submit paperwork to participate in a coordinated debris removal program, get answers to these questions:

- If I participate, how and when will my lot be cleared?
- What paperwork will I need to complete?
- What happens if my available insurance benefits aren’t enough to cover my share of the program costs?
- When can I expect the County/State/Feds to bill me for my share of the debris removal?
- After the debris is removed from my property, will the soil be cleaned and re-compacted?
- What if someone gets injured on my property during debris removal? Who is responsible?

NOTE: If you participate in a coordinated debris removal, avoid using your debris removal insurance benefits for repairs/rebuilding or contents replacement until you are sure you won’t need to turn them over to whatever agency coordinated the removal. It may take years before they bill you, so do your best not to spend them until you’re sure what your cost share will be.

My home was damaged in a wildfire but is still standing. What should my first steps be?

Once you’re allowed back to your home, read these [tips](#) before re-entering and take lots of photos.

What other issues might come up related to debris removal?

Hazardous material removal and disposal issues may come up. And, if your foundation needs to be removed, the soil under it will most need re-compacting. Any work that is necessary to restore your home to its pre-loss condition should be covered up to the limits in your policy, and subject to exclusions (as long as those exclusions are written in plain, clear and unambiguous wording). If your insurer is refusing to cover necessary expenses and/or relying on an exclusion that is vague or ambiguous or does not seem applicable, speak UP and enforce your rights to collect insurance benefits for the work that needs to be done.

Suggested Reading from the UP Claim Help Library:

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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