

First Steps After a Wildfire

This checklist will help keep you on track during this stressful time. We're rooting for you...

- Take care of your and your family's immediate needs first.
- Finding temporary housing is a priority. Your insurance company should help you find a place of similar size.
- Start a recovery diary/journal. Any notebook will do, or if you have an Iphone, you can use the "Notes" feature. Do your best to keep track of all conversations and details on your loss and insurance claim...names and job titles, phone #s, email addresses, etc.
- Get a complete and current copy of your insurance policy.
- Ask your insurance company for cash advances for:
 - [Living expenses](#)
 - Replacing personal property
- Keep your paperwork organized in a folder or an accordian file, Google doc or whatever system will work for you.
- Keep all receipts while you are displaced. Hotel bills, clothes, and pet boarding may be reimbursed but require receipts.
- Take photos of your property before any cleanup or debris removal happens.
- Do not rush into signing contracts. Consider asking your mortgage company for "forebearance".
- Consider setting up a new email address just for communications related to your insurance claim.
- An insurance adjuster should contact you and/or meet you at your loss site as soon as it's safe to do so. If your insurer makes you a settlement offer, get a 2nd opinion on what you're entitled to.
- Inventorying your damaged and destroyed property is time-consuming and unpleasant. UP offers [tips and tools for getting this done](#).
- Give your insurer a chance to do the right thing, but be prepared to stand up for your rights and get help if you're not being treated fairly.
- Register with a "Case Manager" - they can help make referrals to resources.
- Register with FEMA (federally declared disaster) and the SBA (state disaster declarations needed)
- For more specifics and guidance on the insurance claim process, visit the [Claim Guidance 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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