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 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. Any notebook will do. Take notes on who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- Ask your insurance company for cash advances for:
  - Living expenses
  - Replacing personal property
- 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. Get copies of ALL paperwork you do sign.
- An insurance adjuster will eventually come and inspect your home. If they make you a settlement offer on the spot, 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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