Thermal ("extreme heat") damage from a nearby wildfire

If a large structure fire or wildfire burned near your home, waves of extreme heat (in addition to smoke and ash) may have damaged your home. If you have reason to believe your home was heat damaged by a nearby fire, it should be thoroughly inspected by a professional who knows what thermal damage looks like and how it needs to be repaired. Insurance should cover the cost of restoring your home to its pre-loss condition. You need to be pro-active to make sure all damage has been identified so that can happen.

Extreme heat can damage roofs and roof underlayments, siding, stucco, windows, doors, decking, wiring, gutters, landscaping lighting, HVAC systems, insulation, sheathing and concrete. Some damage may be clearly visible, some damage may require an expert's eye and/or "destructive testing" to check hidden areas. **Here are some steps you can take to secure a thorough inspection and support your homeowners insurance claim so your home gets restored to pre fire exposure condition:**

- Notify your insurer that your home was exposed to extreme heat and that you believe there is damage that needs to be inspected and repaired. Report observations in writing. Do your best to find out what the estimated temperatures were in the vicinity of your home during the fire.
- Inspections and estimates will be necessary to document damage and gain approval for repairs and replacements from the insurer.
- Your insurer is legally obligated to investigate your loss/claim. If your insurer arranges for inspections and reports by professionals you have reason to believe are not qualified, or if you feel their work is incomplete or inadequate; you have two choices: Work with your insurer to get them to pay for complete and adequate inspections and reports, or arrange and pay for them yourself.
    - The right inspector depends on the type of damage. The following are some of the types of professionals qualified to assess damage caused by extreme heat:
    - An experienced general contractor (exterior and interior damage)
    - A structural or materials engineer (damage interiors of walls, foundations and roofs)
    - An experienced adjuster (general damage)

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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    - A roofing, windows or stucco installer

- The costs of getting inspections and reports vary. A structural engineer may charge in the neighborhood of $100 per hour for an evaluation. If a full report is required to support damage that is found, you may be looking at several thousand dollars. If you chose to work with an engineer or a restoration contractor, look for companies who are local and proven or those that have specific experience in the area of concern. Check for multiple, solid, current references. Ask to see what a typical report looks like before testing is done and be sure it will provide the information you are seeking.
- Evaluations can sometimes be made based upon simple comparisons as well. (ex: If your composite deck is melted, you can extrapolate that the heat was sufficient to also affect the seals in the adjacent vinyl windows.) Positive findings from this testing provides documentation of the actual damage to your home as a result of fire related heat and should help you advocate for the restoration of your home.
- It is important that the right tests be performed on the given materials at the appropriate time in order to get meaningful results that will stand up under scrutiny.
- If you can track down the manufacturer of your windows, roof tiles or siding, ask them to send you a letter identifying the thermal limits of the component and whether or not their warranty would be voided due to exposure to the heat levels your home was subjected to.
- If there is damage such as broken or warped windows that will allow moisture to enter or be trapped in your home, take steps to make repairs and avoid additional damage. This is known as “mitigation.”
- Because heat from a large or wildfire is uneven, it can affect one elevation of a home while leaving another untouched. There can be green grass still growing at the base of a home, but two floors up there can be serious heat damage to the siding.

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