

[Dealing With Wildfire Damage? These Free Resources Can Help You File Your Insurance Claim](#)

Money

The trauma of a wildfire is compounded only by the stress of trying to figure out if you're covered under your insurance and how to collect under those policies for any damage to your property. Fortunately, ample free help is available, from coverage information to claims advocacy to mental-health counseling.

This year's wildfire season in the west is worse than the norm. So far, there have been about 15% more fires than in 2019, and they've burned half a million more acres of forest, according to the [National Interagency Fire Center](#). More than 4.5 million properties are at high to extreme risk of fire damage, according to risk assessment agency Verisk, including a full 15% of all the homes in California.

The good news is that, according to the [Insurance Information Institute](#), most homeowners and renters are covered for fire damage under their regular household insurance, and for damage to their cars from their auto insurance (provided it includes comprehensive coverage, as most policies do). This is in contrast to the floods caused by hurricanes and other weather disturbances, which insurance generally doesn't cover.

But preparing to make an insurance claim as you're still wrestling with the disruption of a forest fire is challenging indeed. If you're a homeowner who's been affected, or fear you could soon become one, here's a rundown of resources you can turn to for help with your insurance coverage — and in coping with the logistical, and even emotional, aspects of making a claim.

Initially Coping With a Fire

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In the face of a fire, or even an approaching one, it can be difficult to know what to do first, except of course to ensure that you and your loved ones are safe. Advice on preparing for and recovering from a wildfire includes this guide to helpful planning resources from the Insurance Information Institute.

Naturally, your insurer can also be helpful with advice on initial steps. But since wait times to reach your agent or the company might be long, consider consulting insurers' information pages first for basic guidance. Among the better such pages we found is one from [State Farm](#) that provides a fairly detailed plan to follow, even before you tackle submitting a claim.

Filing and Managing a Claim

This of course is when you will need to actively engage with your insurer or its representative. Contact your insurance agent, if you have one. If you don't, or if they're hard to reach due to claims volume, Google your insurer's name and "wildfire claims," since some companies have established special links or phone numbers for wildfire claims. You can also check whether your insurer has dispatched any mobile claim centers to your area, which in previous wildfires have provided face-to-face service in affected areas to customers of companies including The Hartford, Farmer's, and Allstate.

State insurance departments have also created online resource guides, including one from [California's insurance commissioner](#) that includes tips on post-disaster insurance scams and a hotline phone number (1-800-927-4357) and [link to online chat assistance](#). There's also a page to help [Oregonians navigate state wildfire resources](#), including help in making a claim and in reaching state insurance advocates at 888-877-4894.

You can also reach free advocacy through a national non-profit consumer group known as [United Policyholders \(UP\)](#). Its mission, it says, is "to be a trustworthy and useful information resource and a respected voice for consumers of all types of insurance in all 50 states." Its services include help in navigating claims and helping you to "fight for your rights," and its website includes a useful [2020 guide to wildfire insurance help](#).

The Insurance Information Institute has [its own comprehensive page](#) on how to file a wildfires claim in California. It includes advice to file claims as quickly as possible, which is wise given the significant delays in processing claims in some past disasters, such as Hurricane Sandy in 2012.

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Counseling for trauma

Wildfires bring particular emotional and psychological stress that can hamper your ability to take steps such as filing and managing insurance claims. That trauma stems in part from unpredictability, according to the American Psychological Association, which points out that “wildfires can be particularly stressful because the factors that influence their strength and direction can change at any moment.”

As a result, says the U.S. Department of Health and Human Services, “feelings such as overwhelming anxiety, constant worrying, trouble sleeping, and other depression-like symptoms are common responses before, during, and after wildfires.” The department maintains a 24/7, 365-day-a-year, multilingual [Disaster Distress Hotline](#) at 1-800-985-5990 to provide “immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster.”