

Fire insurance woes

LAist

How do I get my insurance to pay for testing of my home for toxins after the fires that raged through L.A. neighborhoods in January?

What if my insurance adjuster says they won't cover a long-term rental?

How can I get help navigating the claims process?

These are some of the questions popping up among people displaced or affected by the Eaton and Palisades fires. LAist talked with professionals in the insurance industry and individuals navigating the claims process to put together this guide to common questions and roadblocks.

Who does what?

Let's start with the basic layout of the insurance ecosystem, as it relates to the L.A. fires:

Insurance adjuster: Adjusters investigate the damage to your property and injuries to determine how much your insurance company owes you based on your policy.

You are likely to deal with several adjusters as you navigate the claims process, including field adjusters, who actually visit your property to investigate the damage.

You are also likely to interact with independent adjusters, who are hired by insurance companies to help process claims. Because of the huge volume of claims from the SoCal fires, many insurance companies have had to hire independent adjusters from states across the country. They may be on the ground in L.A. for a month or several months, and then a different adjuster will take their place.

And then you have public adjusters, which are very different from the adjusters mentioned above. A public adjuster works on behalf of you, the insured, to help you navigate the claims process and negotiate a settlement. They typically get paid a percentage of the payout you receive from your insurer.

Public insurance adjusters, like agents and brokers, are licensed by the state insurance department. (We'll get back to when and how you might decide to hire a public adjuster.)

Tips on working with insurance adjusters

Make sure you know your policy. Read your policy thoroughly and make sure you understand what coverage you have in all areas, including for specific things like temporary living expenses and debris cleanup.

The nonprofit United Policyholders has an excellent guide on recovering from the 2025 wildfires, which you can download for free from their website. The group also holds online forums and FAQ sessions to help fire victims navigate recovery. (The next one is a survivor-to-survivor forum, at 7 p.m. tonight. Register on the group's website.)

If you can't find your policy or don't remember what company you're insured with, the state Department of Insurance has an online form you can fill out. Once you do, they'll forward your information to insurance companies in California so they can search their records.

Know your rights

California law requires insurance companies to offer certain things to fire victims and adjacent communities, including:

Four months advance payment for living expenses if your home was destroyed.

Renewal of your insurance policy for a minimum of one year after an emergency declaration (Jan. 7) if you live within or adjacent to the fire perimeter.

Also, check out these tips for wildfire victims from the state Department of Insurance.

Keep up-to-date on public guidance

Pay attention to what public officials are saying, for example, about the cleanup process and related health concerns. You may have more information than your insurance adjuster and can use that to advocate for yourself.

You can sign up for updates from the county here.

Also check out all of LAist's coverage of the fires and recovery.

Talk to your neighbors and other fire victims

You may be getting different answers about what your insurance company will and won't cover from someone else in your community with the same insurance plan. That's why it's important to compare notes with fellow fire victims, said Kelsey Szamet, a lawyer whose home (which is still standing) is in the Eaton Fire burn area.

You can use that information to pressure your insurance company to offer you what they're offering someone else.

Consider joining Facebook groups of fire victims and attending community forums.

Document, document, document

Since you may be working with multiple adjusters, it's vital to document all of your interactions with them. "Because when the next set of adjusters come in, you want to make sure that any agreements that are made at the onset of the claim, they're still going to be an agreement throughout the whole process of the claim," said Sydney Greenspan, a public adjuster with extensive experience in California wildfire claims.

Ask for names and call-back numbers, and save that information.

Greenspan suggests sending an email to the adjuster after each conversation recapping the topics discussed, any agreements made and asking for confirmation of receipt. And keep those records too.

Szamet said she and her husband are keeping a daily log of conversations with their insurance company in a Google doc and updating it in real time. Even though "we're all overwhelmed," Szamet said, "you have to be your own friend and your own advocate in terms of documenting."

Advocate for yourself

It may be exasperating and almost certainly is exhausting, but you have to constantly advocate for yourself throughout the claims and, if relevant, the rebuilding process.

And sometimes, if you're not getting something you know you're entitled to under your policy, you may need to escalate — but keep your cool. "Essentially, what I like to politely say is, 'Can I have your manager please?'" Szamet said. "Can I talk to the next person? Can I talk to your supervisor? And just

stay at it. Be pleasant, be calm, be friendly, and realize this person is probably just following orders.”

Likewise, if you are not satisfied with the adjuster assigned to work with you, you can ask to work with a different person. For Szamet, just asking the question removed a roadblock. “We had not had our adjuster come visit our property,” Szamet told LAist. “I called and said, ‘I would like a new adjuster’ via voicemail, and I also emailed that to my agent. I got a call back within an hour and someone was at my property within two hours to look at the damage to our house.”

Be proactive with the adjuster

Because you may be dealing with an adjuster from out of state, or with someone who isn’t as familiar with your situation as you are, you have to be proactive, said Samuel Bruchey, an insurance lawyer whose home was damaged in the Eaton Fire.

“We have to remember that these adjusters, even if they’re well meaning and reasonable, they are overloaded with claims,” Bruchey said. “And so you have to make sure that the details of your claim that you think are important are brought to the attention of the adjuster.”

Check your insurance company’s work

If your insurance company sends its own expert to your damaged home to estimate the cost of clean-up, “make sure you get a copy of whatever estimate the insurance company relies upon when it decides how much to pay,” Bruchey said.

When Bruchey did this himself, he found the report had vastly underestimated the square footage of his home. “If that estimate is a lowball number, it’s incumbent upon you to find somebody to prepare an estimate of your own, give it to the insurance company, and insist that the insurance company take it into consideration,” he said.

If your insurer declines, ask them to explain why, in writing. (Again, document everything!)

Don’t move too fast

People whose homes survived the Eaton and Palisades fires may be anxious to move back in, but Greenspan, the public adjuster, urged people to be patient. “Safety should be the most important thing in everybody’s mind right now,” she said.

Greenspan said people should probably wait to have their homes cleaned until after debris cleanup in the burn areas is finished since that process could kick soot and toxins back up into the air and into your home.

“What you don’t want to happen is you don’t want to move too fast, do the initial cleaning and then not remediate it the right way. And in the summertime, when it’s a hundred degrees, all of a sudden your house is smelling like a campfire again,” she said.

Many fire victims who lost their homes have already gotten initial payouts. But rebuilding will take years, and insurance issues are likely to get thornier as people get further away from the initial disaster, experts told LAist.

Be patient, Greenspan said. Right now, we’re still in triage mode.

Feeling overwhelmed and in need of help?
You have options.

Public adjusters: If you just don’t have the substantial amount of time and energy it takes to deal with your insurance company, you could contact a licensed public adjuster.

Public adjusters will handle all the communication and logistics with your insurance company on your behalf. You retain “the final say on everything,” Greenspan explained.

Check out these tips on hiring a public adjuster from the National Association of Public Insurance Adjusters.

Legal help: If you need help going over the nuances of your policy or have other fire-related legal concerns, many lawyers and groups are offering free legal assistance. Ask trusted neighbors and friends for referrals, or you can start with these well-established nonprofit groups:

Legal Aid Foundation of Los Angeles
Public Counsel
Disaster Legal Assistance Collaborative
Bet Tzedek



File a complaint: If you think your insurance company, or someone claiming to work on behalf of your insurance company, is acting unlawfully, you can file a complaint with the state Department of Insurance.

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