

Insurance Hacks Every LA Fire Survivor Needs to Know RN

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The LA fires have left a trail of destruction across the region, displacing thousands of residents and destroying homes and businesses. For those affected, navigating insurance claims amidst emotional and financial upheaval can feel overwhelming. However, experts and survivors emphasize the importance of approaching this process with a clear plan.

Patty Rodriguez, host of Out of the Shadows podcast, knows this devastation firsthand. She lost her home to a fire a decade ago. Speaking on 102.7 KISS FM, she shared her advice for those grappling with loss:

“There’s no pain in losing everything all at once, and there’s nothing that can describe this type of loss,” she said. “But I promise everyone... even though it doesn’t feel like it, we will get through it.”

Here’s how to move forward.

Contact Your Insurance Immediately and Stay Organized

Rodriguez stresses the importance of reaching out to your insurance company as soon as possible:

“Contact your insurance immediately. Then you go ahead and get a complete copy of your policy,” she advised.

The Los Angeles Times recommends documenting every conversation with your insurer. Take detailed notes, save receipts, and create a recovery diary. Annie Barbour from United Policyholders, a nonprofit consumer advocacy group, highlights the need for a paper trail:

“Every time you interact with your adjuster, send a follow-up email to confirm what was discussed,” Barbour told the Times.

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Additionally, take photos of all damage before cleaning up or removing debris. Keep track of expenses, particularly those related to temporary housing or basic needs like clothing and toiletries.

Know Your Policy's Limits and Be Cautious Before Signing

Wildfire survivors often face pressure to sign documents prematurely. Rodriguez advises against rushing:

"Do not feel the pressure to sign anything," she said. "Spend time with your friends and family... and then worry about the documentation at a later time when you feel you're ready."

This sentiment is echoed by the California Department of Insurance. Ricardo Lara, the state's insurance commissioner, warns against signing anything under duress. Survivors should fully understand their coverage before agreeing to settlements.

Understand What Insurance Covers After the LA Fires

The LA Times reports that if your home is completely destroyed, California law requires insurers to immediately pay a minimum of one-third of your personal property's estimated value and four months' worth of local rent.

Survivors can also request cash advances for living expenses, including temporary furniture. However, as Michael Soller of the California Department of Insurance explains, this process can take months or even years, depending on the volume of claims and the insurer's responsiveness.

If you're a renter, your insurance likely covers lost belongings and housing costs but not structural damage. Business owners may receive coverage for commercial property loss, income interruptions, and relocation expenses, depending on their policies.

Beware of Scammers and Protect Yourself

In times of crisis, scammers often target vulnerable survivors. Rodriguez warns:

"Be wary of scammers... Question everything and sign nothing until you're ready."

The LA Times and United Policyholders echo this caution. Only work with licensed contractors and adjusters familiar with California laws.

The Future of California's Insurance Market

The financial toll of the LA fires is staggering. Insured losses could reach \$20 billion, according to a Reuters report. The LA Times estimates that the economic losses—including damage, business impacts, and infrastructure repairs—may total as much as \$150 billion.

These fires arrive at a time when California's insurance market is already strained. More than 100,000 Californians lost coverage between 2019 and 2024, reported the San Francisco Chronicle. The state's insurer of last resort, the FAIR Plan, has seen a sharp increase in users.

Experts fear the fires could lead to even higher premiums and fewer coverage options. Stephen Collier, a professor at UC Berkeley, calls it a "massively complicated" situation that could push insurers to reconsider their presence in California.

Finding Support After the LA Fires

While navigating insurance is crucial, survivors should also seek community support. Local assistance centers can help replace documents, reevaluate property taxes, and provide mental health resources. Rodriguez reminds survivors to prioritize their well-being:

"You lost your home... but take care of your children, your parents, and yourself first."