

[Los Angeles Fires Burn Down Thousands Of Homes: Here Is How You Can Claim Insurance](#)

Times Now Digital

Multiple wildfires have been ravaging Los Angeles County since Tuesday, resulting in at least five deaths and thousands of residents being displaced. Authorities called for more mass evacuations on Wednesday after hundreds of structures were destroyed. Now, locals are seeking insurance for their property loss.

“Understand the reality of a large-dollar insurance claim, that it really does require you to advocate for yourself,” Amy Bach, executive director of United Policyholders, told USA Today. “The bottom line is that people need to think of an insurance claim as a business transaction and approach it with that kind of mindset.”

How To Claim Home Insurance?

Once safe and secure one should contact their insurance company. It’s vital to document everything meticulously. This includes taking photos and videos of the damage, maintaining a detailed journal, and recording all damage caused. Keep records of every interaction with the insurance company. Retaining receipts for temporary housing, food costs, and initial repairs is crucial.

Homeowners who suspect that their insurance company is mishandling their claim, have the right to contact the California Department of Insurance and file a complaint. Their website provides a form specifically for this purpose.

Most homeowners’ insurance policies generally provide coverage for damages resulting from wildfires:

1. Temporary housing expenses
2. Repair and rebuilding costs

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Source: <https://uphelp.org/los-angeles-fires-burn-down-thousands-of-homes-here-is-how-you-can-claim-insurance/> Date:

January 22, 2025

3. Damage caused by smoke
4. Repair or replacement of personal property
5. Damage to surrounding landscaping

It is important to note that damage to vehicles is typically covered under separate policies.

While most American homeowners have insurance, there are concerns about accessibility and affordability of coverage, particularly in a wildfire-prone state like California. Rising insurance rates and the withdrawal of insurance companies from the state have led to a growing number of homeowners, especially those who fully own their homes, choosing to forgo insurance coverage.

California FAIR Plan

Those who struggle to find insurance in the private market may have to resort to the California FAIR Plan, the state's insurer of last resort. This plan is characterized by higher premiums and more limited coverage, compared to standard insurance policies. As of late 2024, the number of FAIR Plan policies in California had surpassed 450,000 more than double the number in 2020.