

## **NEW extended deadline: December 31. How to apply for compensation for uninsured wildfire losses from the PG&E fund**

If you were affected by the recent (2015, 2017, 2018) Northern California Wildfires you have until **5pm on Monday, October 21st, 2019 December 31, 2019** (deadline extended!) to file a claim form to potentially receive compensation from PG&E for your uninsured losses.

**We encourage you to watch the webinar below on how and why to submit a claim.**

### **Here are a few Frequently Asked Questions:**

#### **Q: PG&E filed bankruptcy — doesn't that mean they are broke?**

No. PG&E has tens of billions of dollars in assets and investors are willing to put billions more into the company to settle fire claims and own a piece of the restructured utility. PG&E has substantial resources that can be used to compensate fire victims for their losses.

#### **Q: What if I already received money from my insurance company? Can I still file a claim?**

Yes. Many of the types of losses listed below are not covered by insurance. And even if you received a payment from your insurance company, there is a good chance that it didn't cover all of your losses. You can file a claim for the amount you were *underinsured* by.

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**Q: Won't my insurance company take all my recovery?**

No. You are entitled to more than property losses, including the categories listed below.

**Q: My home survived. Do I still have a claim?**

Yes. Claims for fire damage are not limited to home loss, and can include:

- Personal injury or wrongful death
- Loss of personal property
- Damage to home or structures (including smoke and ash damage)
- Business loss or interruption
- Lost wages or earning capacity
- Loss of community and essential services
- Agricultural damage
- Damage to trees or landscaping
- Evacuation/relocation costs
- Emotional distress (evacuation, loss of society and support, loss of consortium, pain and suffering, annoyance and discomfort)

**Q: What will it cost me to file a claim?**

You can file a claim without an attorney, in which case it will cost you nothing to file a claim. You may wish to consult with an attorney of your choice for assistance in preparing and filing a claim, particularly if your damages are especially severe or complex. Most attorneys are working on a contingency fee basis, which means that they are paid by receiving a percentage of your recovery and you will not have to pay them anything upfront.

**Q: How long before we see any money?**

It is hard to tell right now, but it is important to remember that, unlike a typical bankruptcy, which can take years, the PG&E bankruptcy is on a fast track, and PG&E is motivated to emerge from bankruptcy in a matter of months, not years (by June 2020) so that it can share in a legislative plan to provide funds to

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cover future wildfire liability. To emerge from bankruptcy, PG&E needs court approval—and approval by a majority of creditors, including Fires claimants—of a Plan to pay creditors. This Plan would include provisions to pay the timely and allowed claims.

**Q: How much work is involved in submitting a claim?**

Very little. If you are filing yourself, you will need to complete a Wildfire Proof of Claim Form. You can fill out and submit the form electronically, or download a copy of the form at this website: <https://restructuring.primeclerk.com/pge/EPOC-Index>. **Your form must be received by December 31, 2019, or you may be barred from making any claim.** If you choose to hire an attorney, your attorney should fill out the form for you. You can file the form electronically at the website above, or deliver a hard copy to:

<i>First class mail:</i>	<i>Overnight courier or hand delivery:</i>
PG&E Corporation Claims Processing Center c/o Prime Clerk LLC Grand Central Station, PO Box 4850 New York, NY 10163-4850	PG&E Corporation Claims Processing Center c/o Prime Clerk LLC 850 Third Avenue, Suite 412 Brooklyn, NY 11232

**Q: What if I don't want to get involved in a lawsuit?**

The PG&E case is now in bankruptcy court, so it is not a traditional lawsuit, except for a limited number of plaintiffs who are part of the upcoming Tubbs trial. Everyone who files a claim by December 31, 2019, will be considered a “creditor” in the bankruptcy proceeding.

**Q: What if I signed onto a lawsuit before the bankruptcy? Can I still pursue that?**

All existing lawsuits against PG&E were “stayed,” or put on hold, when PG&E filed for bankruptcy. Most of these cases will now likely resolve in the bankruptcy proceedings, which means that you or your attorney must file a Proof of Claim by December 31, 2019 to preserve your right to recover.

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## Additional Information and Resources:

- For more information from recent wildfire survivors, visit <https://www.pgefireinfo.com/> - FAQs and resources to help you file a proof of claim **by December 31, 2019**
- [UP Webinar: FAQs on submitting a claim to PG&E's compensation fund to cover uninsured losses](#)
- [Link to submit PG&E Claim Form Electronically](#)

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