

[Rebuilding tips for disaster victims](#)

ABC 7 News

Even though many of the fire victims are still in shock, they must still pull it together and start of the process of rebuilding and this type of tragedy is what homeowners insurance is all about. But dealing with the loss isn't always like one of those TV commercials and there is a lot to watch out for. First the fire victims must deal with the emotional loss of displacement and then they must deal with the realities of rebuilding. Things are bad, but for many of these homeowners there is a glimmer of hope. "One of the few bright spot for disaster victims is that they are not alone and the spotlight is shining on their situation for at least a month," Amy Bach from said. Bach says that puts everyone, including politicians and insurance companies, on their best behavior. Still with this kind of cash on the line it is best to remember this is business, not friendship. "Insurance is big business and if you think your insurance company is going to come along and write you a giant check for every dime you are owed, you are naïve," she said. For those who suffered no damage or a small loss to their home, but were still forced to evacuate, there is money coming from their insurance companies too. The Insurance Information Network of California says insurance companies, by law, must reimburse their clients if there is a forced evacuation, but of course deductibles must first be met.

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