

[San Diego fires prompt UP Special Alert](#)

UP Special Alert: Returning to your home after a wildfire

If your home is close to a wildfire area and you're returning to it after an evacuation order has been lifted, here is a checklist of things to consider:

Visit the UP Claim Help library for guidance for partial and total fire losses, insurance claims and settlement strategies.

You can claim reimbursement from your insurance company for Additional Living Expenses ("ALE") you incurred due to the loss of use of your home because of a mandatory evacuation order or damage that makes it uninhabitable. Check the "Loss of Use" section of your policy. Common wording that covers evacuation costs is "prohibited use due to civil authority." A deductible may or may not apply to your ALE claim, depending on your policy's wording. If your expenses are modest, you may be better off paying them out of pocket to avoid filing a claim that can impact your premiums.

Heavy smoke, nearby flames and extreme heat can cause visible or hidden damage, impact a home's air quality and/or create health hazards you may not be able to see or smell. For more information. Read our tips on these types of losses/insurance claims.

Indoor air quality and home environment health standards vary and there is not one official, clear and established set of guidelines for smoke, soot and ash contamination and proper cleaning methods. Visit: http://www.sdapcd.org/info/facts/wf_smoke.pdf

If there are members of your household who have chemical sensitivities, a history of respiratory illness, or are immunosuppressed, notify your insurer and consult with a physician before moving back in. Unless an insurance company adjuster has special training and conducts appropriate testing, he/she is not qualified to determine whether there are harmful particulates or hydrocarbons in your home or whether your home is habitable.

A reputable and qualified Certified Industrial Hygienist (CIH) can inspect and test the air, surfaces and "soft goods" (furniture, rugs, curtains, etc.) in your home. If you are hiring one yourself, check qualifications and references carefully. If you are reviewing a report prepared by an expert hired by your insurer, do the same. Visit: abih.org/about-abih/accreditation and nrep.org/ciaqm-certification.php
Communicate with your insurer in writing if you believe your home is not safe to live in and provide them

with supporting documentation. Request that they cover the cost of appropriate inspection, testing and remediation and ALE. Be prepared to enforce your rights if an adjuster or insurer rejects your request to cover necessary costs.

Bottom line: Protect your property and the health of your household members by being cautious about moving back in, and by taking steps to have your home properly inspected and cleaned, repaired, or restored.

The information presented in this publication is for general informational purposes, and is not a substitute for legal advice. If you have a specific legal issue or problem, UP recommends that you consult with an attorney. Please visit the “Find Help” section website for guidance. UP does not sell insurance or certify, endorse or warrant any of the products, vendors or professionals identified on our website.